



4th Quarter Tip: Boost Your Financial Fitness



Mark Your Calendars!

CMCCU 50th Annual Meeting –
Thursday, March 22, 2012
UCM Elliott Ballroom Dinner-
6:30 p.m. Meeting – 7:30 p.m.

Come experience and practice the credit union difference by serving as a volunteer or by voting for your Board of Directors and Supervisory Committee members. Elections will be held for 2 positions on the Board of Directors and 1 position on the Supervisory Committee.

If you are interested in serving your credit union in one of these capacities and would like to receive information on the duties, please contact your CEO, Carol White, at cmccu@cmccreditunion.org or (660) 747-3311.

Do you receive any recurring government payments? Will you be retiring or applying for federal benefits soon? If you are currently receiving federal benefits by paper check, you must switch to electronic payment by March 1, 2013. If you plan to apply for federal benefits soon, be prepared to request direct deposit. All federal benefits initiated after May 1, 2011 will be paid electronically. For more information or assistance in setting up direct deposit of federal benefits just ask one of your CMCCU employees.

GO
direct

Credit Unions Build a Better World

Celebrate International Credit Union Week

Monday, Oct. 17 thru Friday, Oct. 21
at CMCCU & Experience the Credit Union Difference.

Stop by any of our branches for information on Credit Union history, philosophy, development and service.

On International Credit Union Day,
Thursday, October 20, 2011,

There will be give aways and refreshments for you to enjoy as well.



Are You Ready For Santa And All That Comes With The Holidays?

We look forward to Christmas and the Holiday Season all year, but as the excitement builds and the time gets closer. . . .we often find ourselves 'unprepared'. Don't let your Holidays be spoiled by a shortage of cash— come see your credit union! CMCCU wants to help you put the finishing touches on your holidays. You may only need a small, short-term signature loan.

Check early; you may qualify for one of our great Visa Credit Cards. But don't wait too long – Santa Claus is coming to town sooner than you think! Start your 2012 Christmas Club Account now!

What Kind of Vacation Do You Want?

Did you get to take a great vacation this year? Do you have one planned? If you were unable to take the vacation you wanted this year, let your credit union help you take it in 2012.

Start a Vacation Club account and make a deposit every payday. When you set money aside regularly you don't miss it as much and you will be surprised how fast it grows! When it's time to take that dream vacation, you will have some or all the money ready and waiting!! If you need a little extra, CMCCU will be happy to send you on your way with a signature loan or Visa Credit Card. Just ask one of our employees to help you set up your Vacation Club account and a regular deposit to it.



Sprint Discounts

As a credit union member, you are eligible for great discounts from Sprint. Whether you open a new personal or business account with Sprint or already have an account with them; tell them you are a credit union member and save!!!! Call 1-877-728-3428; click www.SprintSave4CU.com or visit the nearest Sprint retail location.

Coupons & Referrals – Cha-Ching!

Don't forget about the savings available through your 2011 Clip & Save coupons. These were mailed with your Dec. 2010 statements and additional copies are available in all branches. Remember – you can earn deposits to your account by telling friends, family, co-workers, etc. about CMCCU. For each new member you refer - a \$5 share deposit. For each new loan from your referrals - a \$20 share deposit. So, come on! Start telling people about CMCCU – don't keep us a secret!



CMCCU in the Community

Richmond presented a check for \$130 to the Richmond Schools backpack program.

Sedalia purchased a TV for the Sedalia Senior Center.

Warrensburg Charity Carnival raised \$300 for the Connected Hearts program at Warrensburg schools. More photos available on our Facebook page. <http://on.fb.me/mT877N>



UpComing Community Events

Richmond is collecting cash and items for the Resident's Christmas Store at Shirkey Nursing & Rehabilitation Center.

Sedalia is collecting art supplies for area elementary schools.

Warrensburg will host a dinner/auction to benefit Nathan's Quest on Nov. 3rd at the First United Methodist Church in Warrensburg.



Santa Claus Is Coming to Town

Warrensburg

Sat. Dec. 10th 10 a.m. – noon.

Richmond

Friday, Dec. 16th 1-3 p.m.

Sedalia

Friday, Dec. 16th 2-4 p.m.

CMCCU Is Here To Save The Day

rates as low as

3.99%
APR
November 1-30, 2011

GET STARTED TODAY WITH OUR
EASY ONLINE APPLICATION!

www.CMCCreditUnion.org

Federally Insured by NCUA

*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 November 1-30, 2011. See credit union for complete details.



Offer good on...
New and Used Autos, Trucks, Boats,
Motorcycles, RVs, Campers, and ATVs
(2004 and newer)

HOLIDAY CLOSINGS

UCM Homecoming – Saturday, October 8 (Warrensburg Only)

Columbus Day – Monday, October 10

Veterans Day – Friday, November 11

Thanksgiving Day – Thursday, November 24

Monday, December 26 In Observance of Christmas Day

Monday, January 2 In Observance of New Year's Day

Let CMCCU Show You The Money In Your Home!!

Our loan officers can show you how much equity you have available in your home and how you can use those dollars for home improvement, home repair, college expenses, wedding costs, a dream vacation or to consolidate debt you already have. The interest you pay on a Home Equity Line of Credit (HELOC) may be tax deductible.* Talk to one of our loan officers today and see how a Home Equity Line of Credit can benefit you and your family. If you open a new HELOC before October 31, 2011, you can take an additional \$100 off your closing costs.

*Check with your tax advisor for details. Annual Percentage Rate subject to re-pricing June 1 and December 1 annually, which may change the monthly payment. See credit union for complete details.



Did You Know?

You can access your accounts 24/7 from your mobile phone? Logon to Virtual Branch for easy step-by-step instructions for **Mobile Money**.

You can borrow as little as \$100? **Signature loans** are always available for any occasion.

You can make deposits at all CMCCU ATMs **PLUS** any other deposit-enabled ATM in the CO-OP Network? Remember – checks deposited at the ATMs may automatically be placed on hold for 3 business days.

You receive **Scorecard Reward Points** for every dollar you spend on your CMCCU Visa Credit Card?

You can follow CMCCU on Facebook? Now, you can stay connected with CMCCU and get the latest news, events, and promotions.
<http://on.fb.me/mT877N>



**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

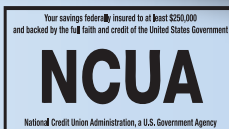
920 Stonner Loop
Richmond, MO 64085
Phone: [816] 776-5593
Fax: [816] 776-3065

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