



Central Missouri
Community
CREDIT UNION

Update

What's Cooking
At CMCCU?

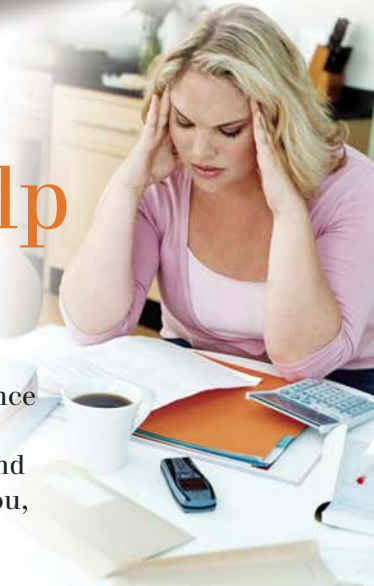
Not for Profit, Not for Charity, but for Service. Our commitment to you.

29450-NEWS-1208

**Hungry For
A New Car?
Watch For Our Spring
Loan Promotion!**

Times Are Tough Let CMCCU Help

We are all feeling the squeeze of the tight economy these days. If your budget is stretched and you're struggling to make ends meet, come to CMCCU for help. Whether you need to consolidate debt, refinance existing loans or set a realistic budget, we can go over your current financial situation and recommend solutions. Remember, CMCCU is always here for you, our members.



My Credit Union, It Belongs To Me All Member-Owners Are Invited To The 2009 Annual Meeting

Mark your calendars for the 47th Annual CMCCU Membership Meeting! Please join us for dinner, socialize with fellow members, and maybe even win a prize.

it my credit union
belongs
to me™

When: Wednesday, March 18
Where: UCM Ballroom*, Warrensburg, MO
Time: Dinner at 6:30 p.m.
Meeting at 7:30 p.m.

If you would like to serve your credit union, there is still time! CMCCU's Board of Directors and Supervisory Committee play a key role in the way the credit union is run. Stop by your local branch to learn more about how you can volunteer! And, remember, CMCCU belongs to you!

*For handicap assistance, please contact CMCCU at least 24 hours prior to the meeting.

Give Your Friends And Family A Taste Of CMCCU!

You already enjoy the delicious deals that CMCCU offers our members, so why not share the recipe to financial success with others? They'll rave about the low loan rates and high savings returns, served up by the people they know and trust. Plus, to sweeten the deal, we will deposit the first \$5 into their new share account.

As a cherry on top, all members, new or old, can enjoy free online Bill Pay when they sign up for E-statements. With so many great services being dished out, CMCCU can satisfy any craving for savings!



Congratulations To Our Christmas Card Winners!

Central Missouri Community Credit Union would like to thank all of the Kirby Kangaroo Club members who entered our Christmas Card Contest. There was a variety of designs to choose from, and the Warrensburg High School Art Club selected a worthy winner.

Congratulations to the following Kirby Kangaroo Christmas Card Winners!
Twelve-year-old Jacob Watson of Smithton, MO, was our first place winner. His artwork

was featured on CMCCU's 2008 Christmas Card, and he received a \$100 cash prize. Kathryn Wolfram, 12, of Sedalia, MO, placed second and was awarded \$50. Third place went to ten-year-old Cianna Coleman of Watsonville, CA. She received \$25 for her watercolor.

Thanks again kids!
If you check your

statement, we believe you will find that Santa put a little gift of \$5 in your account just for participating.



Not-So-Free Credit Reports?

As dictated by federal law, all Americans are allowed one free credit report per year though Equifax, Experian and TransUnion credit bureaus. However, some Web sites promote a “free” credit report that requires you to give payment information before viewing your report.

For example, you may have seen commercials or heard the jingles for FreeCreditReport.com. Don't be misled by the name – this site enrolls you in a subscription service that assesses a monthly fee.

The site that offers a truly free credit report is www.annualcreditreport.com. This site will check all three credit bureaus for your credit report information without requiring payment information or charging your credit or debit card.

If you have questions about your credit report, a member of our Loan Department will be happy to help you. Want to learn how to raise your score? Go to our Web site at www.cmccreditunion.org, and click on the Listen & Learn tab to hear an informational podcast.

Recipe For Financial Fitness

Make The Most Of Your Money

In tough times, it's important to stretch your dollars as far as they will go. With these helpful tips, you can make the most of your budget:

- **Contribute to your IRA.**

By investing in your future, you'll not only secure a more comfortable retirement, you'll earn greater dividends. Don't have an IRA? Contact CMCCU today to get started on the road to savings!

- **Invest your tax refund.**

Even a short-term share certificate can make your tax refund stretch a

little further. Our Money Market Account can also help you earn high returns with low risk.

- **Consolidate your debt.**

Don't make the minimum payment on several high-interest credit cards when you can consolidate your bills and make a real dent in that debt. A CMCCU VISA® Card allows you to do just that, plus you'll get a 1% rebate on the balances you transfer!

For more information on these great investment options or debt consolidation, contact CMCCU today!

ICU Day And Member Appreciation Event A Success!

Those members who stopped by CMCCU on October 16 to celebrate International Credit Union Day and Member Appreciation Day enjoyed a fantastic event! More than 250 members enjoyed free lunch, received a complimentary calendar and even walked away with cash!



Brave attendees were treated to Segway driving lessons by the Warrensburg Police Department while others looked on. And, though he did not take a drive, State Representative Denny Hoskins did stop by to get in on the fun.

Watch for more information on our next Member Appreciation Days, scheduled to take place in June 2009. We'll see you there!



CMCCU Helps Raise Funds For Children's Miracle Network!

The West Central Chapter of Credit Unions held its annual supper/auction at the First United Methodist Church in Sedalia on Tuesday, Nov. 18. Thanks to your participation, we were able to raise \$2,469.03 for Children's Miracle Network! These funds will go directly to Children's Mercy Hospital in Kansas City and KU Medical Center for Children. Thank you to all who bought raffle tickets, came out, enjoyed a delicious meal, bid on auction items and helped us support a fantastic cause!

We Couldn't Have Done It Without You!

Thank you for supporting all of our charitable efforts throughout the year, including the Children's Miracle Network and Angel Tree in Warrensburg, The Sylvia G. Thompson Residence Center in Sedalia and the Salvation Army Food Pantry in Richmond. It is because of the generosity and support of all of our CMCCU members that we are able to contribute to these causes.

Holiday Closings

CMCCU will be closed in observance of the following holidays:

Martin Luther King, Jr. Day

January 19

Presidents Day

February 16



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 Web site: www.cmccreditunion.org

