



# Thrive

JANUARY 2012 VOLUME 23 ISSUE 1



**PUBLIC WI-FI IS IT SAFE?**

You can't always be sure wi-fi is secure. When using CU OnLine or EZ Bill Pay, use a wireless network that requires a network security key or some other form of security. And, never send a text message on your phone containing sensitive information such as your Social Security number, checking or savings account number or any passwords.

**NEW! FIRST-TIME CAR BUYER PROGRAM**  
**YOU'RE READY TO BUY AND DRIVE!**

Getting your first car loan is a major milestone, and your credit union is ready to help you make it happen! Our new first-time buyer loan program is designed for borrowers who have limited or no credit history. Missouri Central's board of directors has approved competitive interest rates and there are no hidden fees like many other

financial institutions charge. Missouri Central reports to all three credit bureaus monthly, so you'll begin to build a credit score after your first payment. Our goal is to make your first purchase an enjoyable experience with memories that will last a lifetime!



**NO HIDDEN FEES WITH MISSOURI CENTRAL LOANS**

We recently surveyed other credit unions and banks in the area and found that most charge a loan application or loan origination fee. Sometimes this fee is hidden in the finance charge! We never charge an application fee or an origination fee on any of our loans! Just one more reason Missouri Central is just the one for your next loan. Call today to refinance your loan from another institution. Why not? It's free!



## COMING SOON CU ONLINE UPGRADE



We're gearing up for an upgrade to CU OnLine on Wednesday, February 1st. The new CU OnLine will be more robust and act as Missouri Central's virtual branch.

You will be required to change your password the first time you login to CU OnLine after the upgrade on February 1st. Your new password will need to be 8 to 16 characters including 2 numbers and 2 letters. In addition, you will be required to set up new challenge questions and answers to authenticate your user login and password.

You'll also be able to set up email alerts that will automatically be sent to you based on options you can choose. Be sure to enter your email address and set up your alerts so you can manage your account more efficiently.

Sometimes change is scary. If you need assistance, our friendly staff will be well-trained to assist you.

Don't have access to your account online? Visit our web site at [www.mocentral.org](http://www.mocentral.org) and click on Sign up for Online Banking.

## SAVE THE DATE

The Missouri Central Credit Union Annual Membership Meeting will be held on Tuesday, April 24, 2012 at 6:30 pm at the credit union.

At this meeting you'll hear reports about your credit union from the Board of Directors, Supervisory Committee, and Management. You'll also be able to enjoy refreshments, and socialize with staff, volunteers, and other members.

## READY OR NOT...

April 15th is just around the corner. You can avoid the last minute panic by organizing the information you'll need to file your taxes now. Begin by labeling folders; one for income information such as W-2 forms and 1099 forms, and one for deductions such as mortgage interest paid, charitable contributions, and real estate tax bills. Also make a folder for other information, such as receipts for energy efficiency improvements you made that qualify for a tax credit or any deductible contributions made, such as a Traditional IRA contribution. As forms from the credit union, any brokerage firms, and other financial institutions arrive in the mail, put them in your income folder along with the tax information for your employer. Go through your check register, credit card statements, and other receipts to look for your deductible items. Gathering the information early, will reduce your stress when you are ready to tackle your taxes.

## INTERESTED IN A LEADERSHIP ROLE IN OUR COOPERATIVE?

Credit Unions are unique financial cooperatives in that their boards of directors and committees are comprised of dedicated members who volunteer their time to serve the credit union. The nominating committee encourages qualified members interested in serving in a volunteer capacity to complete a volunteer application available from the President's office at 816-434-6509 or send a resume to :

MCCU Nominating Committee  
Missouri Central Credit Union  
PO Box 6617  
Lee's Summit, MO 64064-6617



# Thrive

Published quarterly by  
Missouri Central Credit Union

## BOARD OF DIRECTORS

Tom Lovell, Chairman  
Doug Hermes, Vice Chairman  
Steve Miller, Secretary/Treasurer  
Jackie Fairbanks, Michael Horton,  
Leonard Stonestreet, Joanne Thies

## SUPERVISORY COMMITTEE

Claudia Walker, Chairperson  
Stan Abrahamson, Mark Schaulfer,  
Bill Simpson, Leonard Stonestreet

## MANAGEMENT TEAM

Glenna Osborn, President  
Tom Loftus, Vice Pres./COO  
William Trenchard, Vice Pres./CFO

## MISSOURI CENTRAL CREDIT UNION

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P.O. Box 6617  
Lee's Summit, MO 64064-6617  
816-246-0002  
Fax 816-246-0043  
Web Site: [www.mocentral.org](http://www.mocentral.org)  
E-mail: [askmccu@mocentral.org](mailto:askmccu@mocentral.org)

## OFFICE HOURS

Mon-Thurs 9:00 a.m. - 5:00 p.m.  
Friday 9:00 a.m. - 5:30 p.m.  
Saturday 9:00 a.m. - 12:30 p.m.

## DRIVE THRU HOURS

Mon-Fri 8:00 a.m. - 6:00 p.m.  
Saturday 8:00 a.m. - 12:30 p.m.

## HOLIDAYS

Missouri Central Credit Union will be closed in observance of these holidays:

Martin Luther King Day - Mon., Jan. 16  
Presidents' Day - Mon., Feb. 20

We've made it easy for you to take care of your financial needs when MCCU is closed

- by using CU OnLine by visiting [www.mocentral.org](http://www.mocentral.org)
- with your VISA Check Card and VISA Credit Card for cash and purchases
- with your MoneyCard for ATM withdrawals
- by calling MoneyLine at 816-246-0002
- by depositing at our night drop at the credit union

## FEDERALLY INSURED



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CREDIT UNIONS<sup>SM</sup>

Where people are worth more than money.™

