



# Thrive

**MISSOURI CENTRAL CREDIT UNION MEANS BUSINESS**

**NEW! Small Business Checking Now Available**

You've experienced Missouri Central's outstanding service for your personal accounts. Now we've extended our personal service to meet your business savings and checking account needs.

**Free Business Checking**

- Free debit card
- Free bill pay
- Free e.statements
- No service charge
- No minimum balance required
- 50 free deposit items per month
- Cash & Coin service to \$2000 per month

**Premier Business Checking**

- Interest paid monthly
- Free debit card
- Free bill pay
- Free e.statements
- \$500 average daily balance to avoid \$10 monthly service fee
- 150 free deposit items per month
- Cash & Coin service to \$5000 per month

Merchant Services are also available to process your credit card receipts. Just one more reason Missouri Central Credit Union is Just the One.



## Cruise on Down Interstate 470 for Interest Rates as low as 4.70% APR on Your Next Auto Loan

Interest Rates on auto loans are the lowest they have been in years! Take advantage of these great interest rates to purchase an auto or refinance your existing auto loan. We've made car buying easy with 100% financing on terms to 72 months and interest rates as low as 4.70% apr. And, as a credit union member/owner you'll also save on:

**WARRANTIES AND INSURANCE**

- No deductible extended warranty
- Guaranteed Asset Protection (GAP) Protection- only \$249
- Members Choice™ Credit Life and Disability Insurance\*

**AUTO BUYING ASSISTANCE**

- Auto Direct – Leave the leg work to the pros. Tell them what you want and they'll find it.
- CarFax – detailed vehicle history report -- only \$14.95 per report.
- CUDL® AutoSMART – credit union auto buying resource on our website at [www.mocentral.org](http://www.mocentral.org) helps you build a new auto, or find a used auto, and provides valuable auto buying information.

Missouri Central Credit Union also has great rates on motorcycles, boats, personal watercraft, RVs and more.

\*Check with a Member Service Rep. for more details on MEMBER'S CHOICE™ credit life and disability insurance, including exclusions, limitations, and maximum benefits. MEMBER'S CHOICE™ credit life and disability insurance are underwritten by CUNA Mutual Insurance Society.

APR is the annual percentage rate.

## QUESTIONS TO ASK WHEN CONSIDERING A HOME EQUITY LINE OF CREDIT

A Home Equity Line of Credit lets you turn the equity in your home into a flexible line that lets you borrow the money when you need it. You can use your line of credit for home improvements, to purchase an auto, to take a vacation, to pay for tuition, or any large purchase.

Use this handy chart to determine what questions to ask when you compare lenders.

WHAT TO ASK	MISSOURI CENTRAL CREDIT UNION
What is the minimum and maximum line of credit?	\$10,000 minimum \$100,000 maximum
How much of my equity can I borrow?	Generally up to 80% of the value of your home less your first mortgage balance
Is there an application fee?	No
Is there an annual fee?	No
What is the maximum term?	15 Years
Are there closing costs?	There are no closing costs when \$50,000 or more is disbursed. Costs vary on loans under \$50,000. Ask a Member Service Representative for details.
Is the interest rate variable or fixed?	Variable; the Prime Rate as per the Wall Street Journal on the 10th of March, June, September, and December - Currently 3.25% APY
How can I access my line of credit?	Complimentary checks give you access anytime. Advances can also be made by phone, online, or in the office.

# thrive

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Missouri Central Credit Union

### BOARD OF DIRECTORS

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### MISSOURI CENTRAL CREDIT UNION

825 NE Deerbrook  
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:

Independence Day  
Monday, July 5th

Labor Day  
Monday, September 6th

Columbus Day  
Monday, October 11th

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



AMERICA'S  
CREDIT UNIONS™

Where people are worth more than money.™



# SAVE ON SUMMER FUN!

## WORLDS OF FUN

through October 31, 2010

Adult \$31.00  
Jr./Sr. \$17.00

## OCEANS OF FUN

through September 6, 2010

Adult \$25.00  
Jr./Sr. \$16.00

Ride & Slide – Adult \$46.00  
Ride & Slide – Jr./Sr. \$32.00

Children 2 and under admitted free to WOF & OOF  
Age 3 & older, less than 48" tall qualify as Jr.  
62 and over qualify as Sr.

## SILVER DOLLAR CITY

through December 30, 2010

Adult \$55.00  
Child \$45.00

Children 3 and under admitted free

## SCHLITTERBAHN

Adult \$31.00  
Jr./Sr. \$27.00

Age 2 and under admitted free  
Age 3 to 11 qualify as Jr.  
Age 55 and over qualify as Sr.

## POINT... CLICK... DONE!

Manage your Credit Union accounts anytime, anywhere with the click of your mouse when you use CU OnLine! It's always Free and allows access to all of your deposit and loan accounts. And, when you sign up for Free e.statements you'll get EZ Bill Pay Free with your checking account. EZ Bill Pay makes paying bills as easy as Point... Click... Done!

- ✓ Manage your accounts with CU OnLine
- ✓ Eliminate extra paper and get your statements fast with e.statements
- ✓ Pay bills in a flash with EZ Bill Pay

Visit [www.mocentral.org](http://www.mocentral.org) or call 816-246-0002 to sign up today!