

Healthcare Community Credit Union

Experience The Power Of Membership

Credit Union

WINTER 2008

ON THE BACK

Dream Vacation, Home Improvements, New Auto Or Post-Holiday Bills?

This Year, Be Prepared!

Everything You Need, All In One Place

Holiday Closings

Martin Luther King, Jr. Day
Monday, Jan. 21

Presidents Day
Monday, Feb. 18



Healthcare Community
Experience The Power Of Membership Credit Union

2316 East Meyer Blvd.
Kansas City, MO 64132
Phone: (816) 276-9401
Fax: (816) 276-9407
Access24: (816) 276-9400
www.cuonthenet.org

Hours:

Research Medical Center

Monday - Friday: 7 a.m. - 4 p.m.
Closed Thursday at 3:30 p.m.

Research Medical Center Brookside Campus

Monday: 7 a.m. - 1 p.m.
Tuesday: 9:30 a.m. - 3:30 p.m.
Friday: 7 a.m. - 3:30 p.m.
(Closed 11-11:30 a.m. each day)



301 NW Englewood Road
Gladstone, MO 64118
Phone: (816) 361-4194

2326 S. Savage
Independence, MO 64055
Phone: (816) 325-6900

615 W. Foxwood Dr.
Raymore, MO 64083
Phone: (816) 361-4194

260 NW Oldham
Lee's Summit, MO 64081
Phone: (816) 361-4194

1155 NE Douglass
Lee's Summit, MO 64086
Phone: (816) 361-4194

Ask us about our new "Curb Service."

Check **www.cuonthenet.org**
for branches and ATM locations.



Open A Checking Account, Receive A Special Gift!

Receive an insulated wine and cheese travel bag when you open a new Healthcare Community Credit Union (HCCU) checking account with bill pay and online banking.

To qualify, open your checking account, and in the first 45 days, do three of the following:

- Make direct deposits to your HCCU checking,
- Enroll in our online banking with e-statements,
- Pay two bills using HCCU's EZ Pay bill payer
- Or use your HCCU debit card for purchases.

Next, stop in to pick up your wine and cheese travel bag, with our compliments. Hurry, quantities are limited.

Enjoy a nifty wine and cheese travel bag just in time for the season ahead, with our compliments!



** For a limited time, while supplies last. Membership eligibility required. See credit union for complete details.*

Join Us At Our 48th Annual Meeting

Healthcare Community Credit Union's annual meeting will be held:

Date: March 27, 2008

Time: 9 a.m.

Place: Research Medical Center Cafeteria

Save Now, Earn More With An IRA

You know it's never too late to start saving. Did you know that waiting to make IRA contributions costs you money? The earlier you begin contributions, the faster your earnings will grow!

Many financial advisors suggest as best first steps in planning your retirement, making 401K contributions to receive any matching fund benefits, and making the maximum contributions to an IRA. Together, these are the best first steps you can take in planning your retirement.

Understanding your special financial needs, HCCU offers an IRA you can custom-fit to your personal retirement planning goals.

Choose from Traditional and Roth IRAs, as well as Coverdell Education Savings Accounts. Your tax advisor can tell you which offers the greatest tax benefits for you and your family. Your credit union representative can help you choose from our many IRA options: accumulator savings, money market accounts and a variety of certificates.

And, the National Credit Union Administration (NCUA) has increased deposit insurance protection for IRAs from \$100,000 to \$250,000. That means your growing earnings are safer than ever before! For more information, give us a call at (816) 276-9401, or visit our Web site at www.cuonthenet.org.



Dream Vacation, Home Improvements, New Auto Or Post-Holiday Bills?

It's a new year! 2008 may be your time for celebrations and modifications! An HCCU Home Equity Line of Credit (HELOC) can help you realize your dreams!

Our current promotion saves you more during the first 3 years of your HELOC, with interest fixed at 6.75%; then low, regular rates revert to Prime Rate - .25%, for the remaining repayment term on your HELOC.

Get the money you need at the rates and terms you can afford with a HELOC. Use

the funds for debt consolidation and get yourself back on track. Or, use a HELOC to take a dream vacation, plan spring home improvements or even pay taxes! The possibilities are endless!

Best of all HELOC interest is eligible for tax deduction for qualified tax payers. Ask your tax advisor about saving tax dollars with an all-purpose HELOC.

Contact us today to see how a HELOC can help you!

Everything You Need, All In One Place

HCCU is a full-service financial institution and we are the financial institution of choice for the healthcare industry. We offer a complete line of services designed to help you, our healthcare member, save more of your time and money. With 48 years of solid experience serving the healthcare industry, just look at all we have to offer!

- New and Used Auto Loans
- Mortgage and Home Equity Loans
- VISA® Credit Cards
- Line of Credit Loans
- Free and Interest Checking
- ATM and Debit Cards (Fee-free access at 100+ KC metro ATM's)
- Individual Retirement Accounts
- Money Market Checking
- Certificates of Deposit
- Holiday and Vacation Savings Accounts
- Access24, Telephone Account Access
- Free Online Banking
- Direct Deposit
- Fee-Free Online EZPay bill payer
- And More!
- Ask for details!

The more HCCU services you use, the more you save in convenience and fees! Contact us today to see how we can help you.

This Year, Be Prepared!

Surprised by all your expenses in December? This year, prepare yourself with a Holiday Savings Club account from HCCU!

You can make deposits whenever you wish to save through the year to meet your end-of-the-year expenses. And, with the convenience of Direct Deposit, small deposits to your Holiday Savings Club account will turn into big savings when December rolls around again!

Open your Holiday Savings Club account today – and relax next December!

