

2011 4th Quarter News

Certificates of Deposit

A great alternative to the volatile stock market, this account allows you to earn interest without risking your principal investment.

- Capitalize on high-yield, fixed rates of return
- Earn quarterly-compounding interest
- Choose the term that is right for you

Free Checking Accounts**

This account offers the very best combination of value and accessibility.

- First 50 checks FREE
- View cleared checks online
- Enhanced FREE Bill Pay
- Enjoy VISA Debit Card and ATM access
- Online banking with Virtual Branch , 24/7 access

Christmas in October

Savers Rejoice! On October 10th your Christmas savings will be transferred to your share account. Don't have a Christmas Club Account? Now is the perfect time to start one! Make deposits through direct deposit or at any of our branches.

Not enough time to save...no worries. Healthcare Community Credit Union has Visa Platinum Credit Cards with rates as low as 5.75 APR*% to make your holiday shopping easier.

International Credit Union Day



Join us in the Research Medical Center Cafeteria on Thursday, October 20th, 2011, from 11:00am to 1:00pm to celebrate International Credit Union Day.

Purchasing a new vehicle, making home improvements, or refinancing?

Don't miss out on record low interest rates! Auto or home equity loan rates as low as 2.75% APR.* Contact Madeline (816) 276-9403 or Dwight (816)276-9404 for more details.

Holiday Closings and Special Hours

Healthcare Community Credit Union will be closed in observance of the following holidays:

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| Columbus Day Monday, October 10 | Veteran's Day Friday, November 11 | Thanksgiving Thursday, November 24 |
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| Christmas Monday, December 26 | New Year's Monday, January 2, 2012 |
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Special hours: Friday, November 25 (9:00am – 12:00pm)

*APR=Annual Percentage Rate, based on credit history and other factors