



CommunityAmerica Credit Union
9777 Ridge Drive
Lenexa, KS 66219
913.905.7000

Rachel McKenney
Public Relations Officer
913.905.8191
mediarelations@cacu.com

cacu.com

FACT SHEET

Name	CommunityAmerica Credit Union
Founded	1940 as TWA Club Credit Union
Financials	Assets of more than \$1.8 billion as of 12/31/11
Employees	463 as of 12/31/11
Membership	More than 167,000 members nationwide as of 12/31/11
Eligibility	Individuals who reside or are employed in select counties of Kansas and Missouri; employees of Select Employee Groups affiliated with CommunityAmerica; and family members of these individuals
Location	Corporate office in Lenexa, Kan.; 29 branches in the Kansas City metropolitan area; one branch in St. Louis, Mo.; and two branches in Topeka, Kan.; networked to 28,000 automated teller machines nationwide; and 24-hour online and telephone banking
Products	A full suite of financial products and services for individuals and businesses, including checking, online and mobile banking, savings, loans, credit cards, investments, insurance and financial planning. Federally insured by the National Credit Union Administration; chartered as a credit union in Missouri
Leadership	Seven-member Board of Directors and three-member Supervisory Committee Dennis E. Pierce, Chief Executive Officer Dick Baumgartner, Chief Financial Officer Lisa Ginter, Chief Operating Officer Guy Russo, Chief Information Officer Sean Yokley, Chief Operating Officer, CUSO One, LLC
Contact	Rachel McKenney, Public Relations Officer 913.905.8191 or mediarelations@cacu.com



CommunityAmerica Credit Union
9777 Ridge Drive
Lenexa, KS 66219
913.905.7000

Rachel McKenney
Public Relations Officer
913.905.8191
mediarelations@cacu.com

cacu.com

HISTORY

CommunityAmerica Credit Union has deep roots in the Kansas City community. The Credit Union was founded on March 19, 1940 as TWA Club Credit Union. TWA pilot George Duvall founded the Credit Union because he believed TWA employees would appreciate this added benefit.

TWA Club Credit Union began with working capital of only \$1,069. The first loans were made to employees for \$5 until payday with five cents charged for interest. By the end of the first year, the Credit Union had grown to have more than \$20,000 in assets and 644 members.

The Credit Union continued to grow and prosper through the years. In 1992, TWA Club Credit Union changed its name to Members America Credit Union. In 1998, Members America Credit Union joined forces with CommunityAmerica Credit Union. In November 2007, CommunityAmerica merged with Midwest United Credit Union.

Today, CommunityAmerica provides a full suite of financial products including checking, savings, loans, money market accounts, Visa® credit cards, insurance and financial planning products. As a not-for-profit, member-owned financial institution, CommunityAmerica can offer highly competitive rates on deposits, loans and investments. Through 24-hour online, telephone and mobile banking, we serve members wherever they are.

As of December 31, 2011, CommunityAmerica had more than \$1.8 billion in assets, ranking it among the nation's largest credit unions. Based on deposits, CommunityAmerica ranks as one of the top 10 Kansas City-based financial institutions. Today, there are 32 CommunityAmerica branches in the Kansas City, St. Louis and Topeka areas.



CommunityAmerica Credit Union
9777 Ridge Drive
Lenexa, KS 66219
913.905.7000

Rachel McKenney
Public Relations Officer
913.905.8191
mediarelations@cacu.com

cacu.com

UNDERSTANDING THE DIFFERENCE

The Credit Union Difference

We are often asked: "What's the difference between a bank and a credit union?"

The answer is simple: Membership. Credit unions are organizations of people, not of money. As a result, credit unions exist for the benefit of their member/owners, with excess earnings going toward the operation of the credit union or back to members in the form of favorable rates, superior service and bonus dividends. Banks are organized for the benefit of shareholders who invest in them, with profits going back to those investors.

The Federal Credit Union Act of 1934 defines a credit union as, "A cooperative association organized . . . for the purpose of promoting thrift among its members and creating a source of credit for provident and productive purposes."

Credit unions look like banks because credit unions and banks offer many of the same products and services: checking and savings accounts, money market accounts, certificates of deposit, loans for homes and autos, credit cards, automated teller machines and online banking, among many other financial products and services.

But membership makes the credit union difference:

- Credit unions are governed democratically by a volunteer member board for the benefit of all members, resulting in products and services that members want and need.
- Because of the member governance and ownership structure, Congress exempts credit unions from federal taxes, which could only be paid from member reserves.
- Excess earnings are returned to members in many forms including lower loan rates, higher deposit rates, service improvements and bonus dividends.
- Credit unions educate members and non-members about sensible money management to help improve members' financial condition and to help to reduce the costs of financial illiteracy to society.
- CommunityAmerica serves residents of Missouri who live or work in Jackson, Clay, Platte and St. Charles counties. Membership is also available to people residing or working in these St. Louis, Missouri zip codes: 63031, 63042, 63044, 63045, 63055, 63074, 63114, 63121, 63134, 63140, 63141, 63145 and 63146.

The field of membership in the state of Kansas includes residents of Douglas, Johnson, Jefferson, Leavenworth, Miami, Shawnee and Wyandotte counties and their family members. Also included in the state of Kansas are associations and businesses located in Johnson and Douglas counties, their subsidiaries, related or affiliated associations, companies or organizations, their membership, employees, retiree's annuitants, contract employees and family members.

- Credit unions provide a valuable alternative offering advantages that are unique in the financial services industry.



CommunityAmerica Credit Union
9777 Ridge Drive
Lenexa, KS 66219
913.905.7000

Rachel McKenney
Public Relations Officer
913.905.8191
mediarelations@cacu.com

cacu.com

FIELD OF MEMBERSHIP

CommunityAmerica Credit Union serves more than 162,000 members in all 50 states. Eligibility is based on the following three areas: community eligibility, family membership and select employee groups.

Community Eligibility

CommunityAmerica serves residents of Missouri who live or work in Jackson, Clay, Platte and St. Charles counties. Membership is also available to people residing or working in these St. Louis, Missouri zip codes: 63031, 63042, 63044, 63045, 63055, 63074, 63114, 63121, 63134, 63140, 63141, 63145 and 63146.

The field of membership in the state of Kansas includes residents of Douglas, Johnson, Jefferson, Leavenworth, Miami, Shawnee and Wyandotte counties and their family members. Also included in the state of Kansas are associations and businesses located in Johnson and Douglas counties, their subsidiaries, related or affiliated associations, companies or organizations, their membership, employees, retiree's annuitants, contract employees and family members.

Family Membership

Eligibility exists if a family member falls under the community eligibility guidelines or is a member of an existing Select Employee Group. An eligible family member is defined as a spouse, child, sibling, parent, grandparent, grandchild, aunt/uncle, niece/nephew, cousin or legal guardian and includes step, in-law and adoptive relationships.

Select Employee Groups

Companies or organizations can elect to offer the benefits of CommunityAmerica membership to employees. Employees of approved Select Employee Groups and their family members are eligible to join the Credit Union. The following companies, and many others, are covered under CommunityAmerica Credit Union's Select Employee Group membership:

Ameristar Casino – Kansas City
SAIA
Liberty Hospital
Ford Motor Company - Claycomo Plant
Metropolitan Community Colleges
North Kansas City Hospital
Blue Springs School District
Freightquote.com
Bushnell Outdoor Products
CBIZ
Deluxe Corporation
North Kansas City School District



CommunityAmerica Credit Union
9777 Ridge Drive
Lenexa, KS 66219
913.905.7000

Rachel McKenney
Public Relations Officer
913.905.8191
mediarelations@cacu.com

cacu.com

COMMUNITY RELATIONS

CommunityAmerica Credit Union extends its commitment to excellence beyond members to include the communities where its employees live and work. It is our belief that strong, vital communities are essential for the growth of companies and people.

Through corporate sponsorships and the Employee Volunteer Network, CommunityAmerica is not just giving back to our communities, we're driving change to help make the greater Kansas City area a better place.

Corporate Sponsorships

CommunityAmerica is a proud corporate sponsor for Junior Achievement and the School of Economics in Blue Springs, both of which offer experiential learning programs to educate students on financial literacy, mirroring our philanthropic focus. In addition, CommunityAmerica works in cooperative spirit with area credit unions as part of the Credit Unions for Kids, which benefits Children's Miracle Network.

CommunityAmerica Employee Volunteer Network

The CommunityAmerica Employee Volunteer Network promotes the spirit of volunteerism and community involvement within its employee population. CommunityAmerica encourages employees to take up to 12 hours of paid time annually and dedicate it to a volunteer activity with a charitable, community or civic organization. In 2011, CommunityAmerica employees dedicated more than 3,100 hours to help those in need.

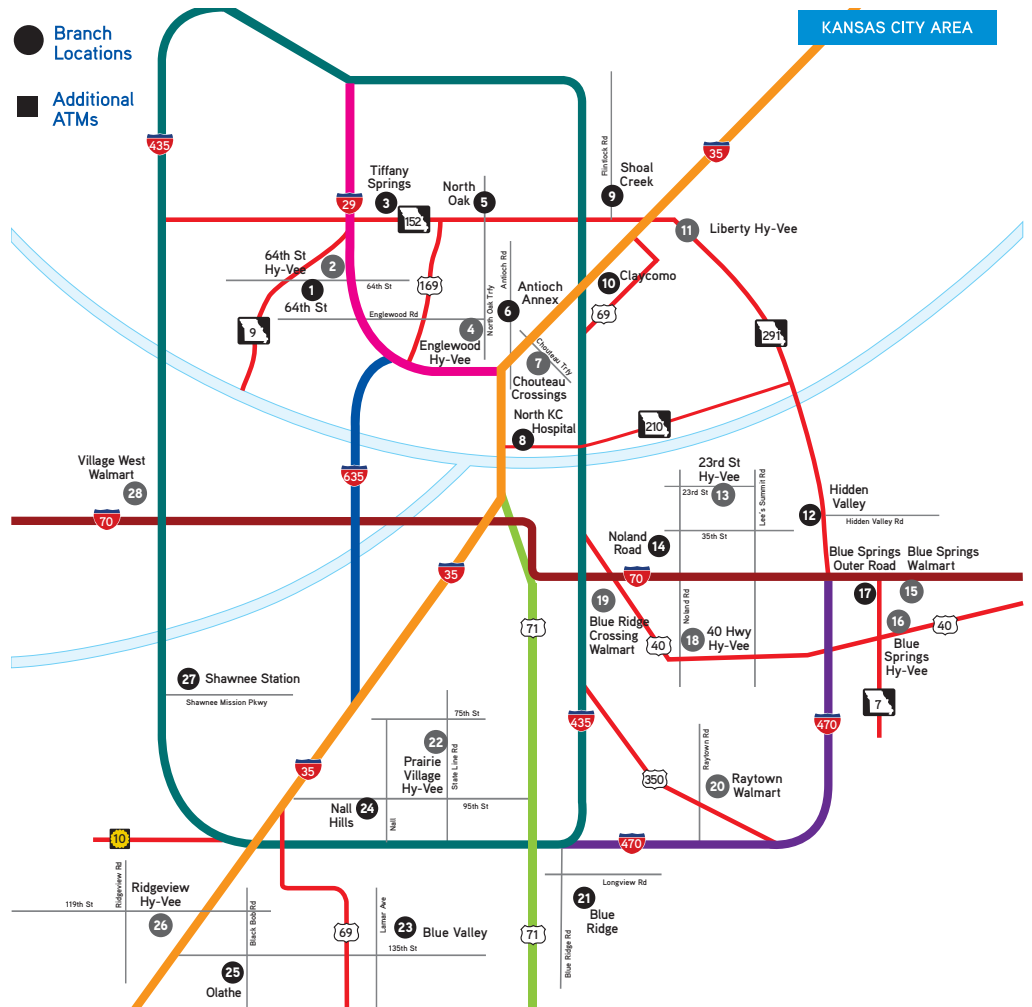
In 2011, CommunityAmerica was honored to be named a national winner of the Desjardins Adult Financial Education Award for its wide-reaching financial literacy efforts. The award recognizes excellence in teaching financial fundamentals and our goal to create financial freedom for everyone in our community.



CommunityAmerica Credit Union
 9777 Ridge Drive
 Lenexa, KS 66219
 913.905.7000

Rachel McKenney
 Public Relations Officer
 913.905.8191
 mediarelations@cacu.com

cacu.com



- | | | | |
|---|--|---|---|
| 1. 6390 N Cosby Avenue
Kansas City, MO 64151 | 10. 8100 NE US Highway 69
Pleasant Valley, MO 64068 | 19. 11601 E Highway 40
Kansas City, MO 64133 | 28. 10824 Parallel Parkway
Kansas City, KS 66109 |
| 2. 5330 NW 64th Street
Kansas City, MO 64151 | 11. 109 N. Blue Jay Drive
Liberty, MO 64068 | 20. 10300 E 350 Highway
Raytown, MO 64138 | 1129 S Kansas Avenue
Topeka, KS 66612 |
| 3. 9060 NW Skyview Avenue
Kansas City, MO 64154 | 12. 3100 S M-291 Highway
Independence, MO 64057 | 21. 11501 Blue Ridge Blvd
Kansas City, MO 64134 | 2951 SW Wanamaker Rd
Topeka, KS 66614 |
| 4. 207 NE Englewood Road
Kansas City, MO 64118 | 13. 1525 E 23rd Street
Independence, MO 64055 | 22. 7620 State Line Road
Prairie Village, KS 66208 | 10895 Lambert Int'l Blvd.
Bridgeton, MO 63044 |
| 5. 9310 N Oak Trafficway
Kansas City, MO 64155 | 14. 3622 S Noland Road
Independence, MO 64055 | 23. 6280 W 135th Street
Overland Park, KS 66223 | |
| 6. 5400 NE Antioch Road
Kansas City, MO 64119 | 15. 600 NE Coronado Drive
Blue Springs, MO 64014 | 24. 5601 W 95th Street
Overland Park, KS 66207 | |
| 7. 4357 NE Chouteau Tfwy
Kansas City, MO 64117 | 16. 625 W Highway 40
Blue Springs, MO 64014 | 25. 13590 S Black Bob Road
Olathe, KS 66062 | |
| 8. 2800 Clay Edwards Dr., 4th Fl
North Kansas City, MO 64116 | 17. 1800 S Outer Road
Blue Springs, MO 64015 | 26. 18101 W 119th Street
Olathe, KS 66061 | |
| 9. 8450 NE Flintlock Road
Kansas City, MO 64157 | 18. 4545 S Noland Road
Independence, MO 64055 | 27. 16110 W 65th Street
Shawnee, KS 66217 | |