



Conservation
Employees'
Credit Union

Money Matters

Fall 2011

IT'S A
MONEY MARKDOWN!

CECU Offers Loans For Less

Rates As
Low As
4.0%
APR*



Attention borrowers: For a limited time, the money you need is on sale at Conservation Employees' Credit Union! Take advantage of deep discounts on Signature Loan rates, and save more on holiday shopping, electronics, vacations, new furniture, debt consolidation, tax payments and more!

Our Signature Loans are the best in quality, service and savings! Pay just 4.0% APR on a 12-month term, 6.0% APR on a 24-month term, 8.0% APR on a 48-month term and 12% APR for a 60-month term!*

All you need is a signature to secure the funds you want with loan features that can't be beat:

- Enjoy a quick, easy approval process with no application fee
- Receive generous credit limits
- Manage your funds through convenient online account access

Imagine what you could do with a low-cost Signature Loan from CECU! The possibilities are endless, and the savings are better than ever. But hurry! Prices won't be this low for long. Visit www.cecueline.org to apply online, or contact the credit union to open your Signature Loan today!

*APR = Annual Percentage Rate. Rates quoted are available for a limited time only. Membership eligibility and creditworthiness apply. Contact the credit union for complete loan details.

Holiday Budget Help

According to the National Retail Federation, Americans spent \$36.4 billion during the 2010 holiday shopping season. And, though the 2011 holiday season is just getting started, consumers are likely to match last year's figures with average receipt totals around \$650 per person. Despite heavy spending, it is possible to set a holiday budget and have a happy new year. Check out these tips:

• **Budget for everything.**

Gifts, decorations, food, refreshments, cards, postage, travel expenses, holiday-related clothing or accessories and charitable contributions should all be considered. Once you have a grand total, break the figure into weekly or monthly chunks and consider using a CECU Secondary Savings account to gradually save the funds you'll need.

• **Make a complete gift list.**

Include everyone from coworkers and loved ones to your postal carrier and children's teachers. Set a firm cost limit for each person, and specify whether people will receive a card, something from the 'make or bake' gift category or a store-bought

gift. Remember, your CECU Visa® Debit and Credit Cards entitle you to special savings at certain retailers, so you can save on the gifts you'll need to buy. Visit www.visa.com, and click on the 'Personal' tab to find discounts you can use.

• **Keep track of spending.**

If possible, do your holiday shopping with cash, and only take the amount you've budgeted for gifts. You'll be more conscious of how much you're spending, and you'll have to stop when the cash is gone so your budget will remain intact. If you don't have the funds you need for holiday shopping, contact CECU. Our Signature Loans start at just 4.0% APR*, so you'll be able to pay for holiday needs without the high interest or hefty fees.

You can enjoy a bountiful holiday season without breaking the budget! Visit our website, www.cecueline.org to learn more about how our savings and loan options can help you during the holidays and beyond!

*APR = Annual Percentage Rate. Rate quoted is for an unsecured loan with a 12-month term. Membership eligibility and creditworthiness apply. Contact CECU for complete loan details.

Celebrate International Credit Union Day With CECU

Credit unions offer financial education, create opportunities for families, provide sound guidance and strengthen communities. As we encourage our members to build a strong financial foundation, we are also building a better world. It's why more than 184 million people worldwide are a part of the credit union difference, and it's what we'll celebrate on Thursday, October 20, 2011.



Join us at the CECU office for International Credit Union Day, and enjoy free hot dogs and refreshments. You may also bring documents for complimentary shredding. If you

can't make it, take time to tell a coworker or family member about your credit union experience. By sharing the credit union message, you can help the people around you build something better!

Save The Date

For Our Annual Meeting

Friday, April 13, 2012

The Conservation Employees' Credit Union Annual Meeting is just around the corner, so mark your calendars now! We have switched nights, but we'll still enjoy the food, prizes, music and fun. Watch for additional details, coming in your winter issue of *Money Matters*. We hope to see you there!



Safety In Numbers: Why Diversification Matters



Think of investing as an adventure into uncharted territory – you need to pack well in order to strive for success. Don't rely on a single investment vehicle to pursue your investment goals. Rather, build your portfolio with a selection of investments designed to work together.

This process – dividing your investment dollars among different types of

investments – is called diversification. The theory is based on the concept that asset classes tend to react differently to market conditions. With a diversified portfolio of investments, you may help reduce the risk that a loss in one asset class will drag down your entire portfolio.

Diversity Within And Among Asset Classes

To diversify your employer-sponsored retirement plan portfolio, select a mix of investments that are not too similar, but that will pursue your overall objective adequately. First, try diversifying among different asset classes, such as stocks, bonds and money market investment vehicles.

Sometimes More Is Too Much

Diversification is often described as putting your eggs in different baskets. The combination of "baskets" you choose depends on your goals, time frame and risk tolerance. No matter what combination you choose, make sure each fund plays a specific role in your overall objective. In investing, more is not always better – strategic diversification is the key.

Please contact CECU Wealth Management at any time for a confidential review of your situation!

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not ensure against market risk. Stocks of small companies involve greater risk than securities of larger, more established companies, as they may have limited product lines, markers and/or financial resources and may be exposed to more erratic and abrupt market movements.



Securities Offered Through LPL Financial Member FINRA/SIPC

Not NCUA Insured

No Credit Union Guarantee

May Lose Value

See How Much You Could Save

Data, minutes and texts – you look for just the right combination of these services to find the cellular plan that works for you. But when it comes to credit unions and Sprint, we already have the best combination available. In fact, credit union members have saved more than \$124 million with Sprint.

Your CECU membership entitles you to a 10% discount on Sprint monthly charges for personal accounts and a 15% discount for business lines. Plus, all members qualify for waived activation fees, national rates without roaming charges, and discounted phones and accessories. Check out these savings examples:

Plan Type	Regular Monthly Cost	Your Monthly Cost	First-Year Savings (with waived activation fee)
Everything Data Family Plan <small>(Available on any mobile, 3,000 Anytime minutes)</small>	\$169.99	\$153.29	\$239.88
Business Advantage Messaging and Data Plan <small>(Available on any mobile, 2,000 Anytime minutes)</small>	\$129.99	\$110.49	\$269.98



Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive. Secure your Sprint discount when you call (877) 728-3428 and ask to be a part of the NACUC_ZZM Corporate ID, or visit www.SprintSave4CU.com today!



Be A Bennett Spring Booster!

The Missouri Conservation Heritage Foundation has launched a campaign to improve fishing and visitor access at a popular spot along the trout stream at Bennett Spring State Park, and your help is needed.



The project will replace a deteriorating, unsightly, concrete-covered bank behind the hatchery headquarters with an attractive 72-foot fishing and viewing platform. “This location below the scenic dam is popular with the public, especially with trout anglers,” noted hatchery manager Mike Mitchell. “The new platform will provide better fishing and viewing access. It will also improve visitor safety and help to stabilize the stream bank.”

As many as 180,000 anglers visit the park annually, and many additional visitors come to picnic, camp, hike and enjoy the scenery along this lovely stream. “The Foundation welcomes the opportunity to help MDC and DNR by securing funds for this park enhancement,” said MCHF President Dave Murphy. “We need to raise \$45,000. We hope to have the money, and maybe even the new platform, by next year’s trout season opener.”

To learn more or to make a donation to this project, visit the Foundation website, www.mochf.org. Donations can also be made by sending a check to MCHF, P.O. Box 366, Jefferson City, MO. 65102-0366. Please reference Bennett Spring with your donation. Donors pledging \$1,000 or more will receive a framed 1995 Trout Stamp Print.



For Sale

2006 Bentley 200 Pontoon with Mercury 90 hp outboard motor and 21' tandem axle trailer. Asking \$9,000. Call (573) 498-0127 for more information, or visit www.cecueline.org to view photos.

894 sq. ft. home in St. Charles, MO features four bedrooms, one bath, full finished basement and walk-out to fenced-in back yard. Asking \$144,900. Contact Kelly at (314) 313-7161, or visit www.cecueline.org for a flyer with full details.



Get Away With CECU & Visa!

Win A \$100,000 Dream Vacation*

You don't hear the crash of waves when you pick up groceries, it's hard to appreciate ancient art and architecture at the mall, and skiing or hiking is out of the question at a gas station. But, for each time you use your CECU Visa Debit or Credit Card this fall, you're one step closer to enjoying the vacation of your dreams!

When you use your CECU Visa Debit or Credit Card before October 31, 2011, you will be automatically entered for a chance to win \$100,000 to use toward an amazing getaway for you and your loved ones. Learn to surf, visit the Louvre, lounge on a beach, or sample worldly cuisine – the possibilities are endless.

Each time you swipe your card and sign the receipt, you'll receive one sweepstakes entry. The more you use your CECU Visa Debit or Credit Card, the greater your chances to win! If you're not already taking advantage of the convenience and service of a CECU Visa Debit or Credit Card, now is a great time to apply. Not only will you have purchasing power at millions of locations worldwide, but you could enjoy the vacation of a lifetime!

Apply online at www.cecunonline.org, or contact the credit union to get away with CECU and Visa today!

*No purchase or obligation necessary to win. PIN-based and ATM transactions are not eligible for sweepstakes entry. Open only to U.S. legal residents, 18 and older as of 4/27/11. For complete official rules, including non-purchase entries, visit www.visa.com.

Vehicle Loans

Model Year	Approx. Payback Term	Rate
2012 - 2009	72 months (\$20,000+)	5.00%
2012 - 2009	60 months (under \$20,000)	4.00%
2008 - 2007	60 months	4.00%
2006 and older	48 months	5.00%
Any Model Year	36 months	3.60%
Any Model Year	24 months	2.40%

Other Loans

Share Secured	Share rate + 2.0% APR*
Certificate Secured	Certificate rate + 2.0% APR*
Signature Loans	6.0%-12.00% APR*
Other Collateral	8.0% APR*
Student Loans.....	6.0% APR*
Farm/Industrial Equipment	2.4%-5.0% APR*

Visa®

- Cash back rewards and more
- 25-day grace period
- No annual fee

Rate.....	12.0% APR*
Lost/Stolen After Hours	(800) 301-2424
Website.....	https://onlineaccessplus.com/oa/cecu/
24-Hour Line	(866) 450-3509

*APR = Annual Percentage Rate. APY = Annual Percentage Yield.

Board of Directors

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 Mike Hubbard - *Vice Chairman*
 Mike Jones - *Secretary/Treasurer*
 Dee Cook
 David Erickson
 Eric Kurzejeski
 Greg Jones

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Shawn Cunningham - *Chairman*
 Dean Harre
 Charlie Nelson
 Rick Thom

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 Brittney Sones.....Central Region
 Leslie Leppin.....Chilicothe
 Susan Hilty.....Clinton
 Carolyn Rucker.....Kansas City Metro
 Connie Ponting.....Kansas City Region
 Annabelle Lanham.....Ellington
 Lenora Swan.....Hannibal
 Dee Thomas.....Northeast Region
 Jamie Ferguson.....Northwest Region
 Trish Bryan.....Ozark Region
 Judith Bethel.....Powder Valley
 Shawn Harden.....Resource Science Center
 Pat Wagoner.....Rolla
 Alice Uhrthan.....Southeast Region
 Terri Diekmann.....St. Louis Region
 Contact CECU.....Sullivan
 Vernon Archer.....Southwest Region

Phone Numbers

Phone Number.....(573) 522-4000
 Toll Free.....(888) 897-2323
 Fax.....(573) 526-4715
 ATM/Debit Card Lost/
 Stolen After Hours.....(800) 528-2273
 Call 24.....(800) 544-0942

Holiday Schedule

Our office will close in observance of the following holidays:

Columbus Day	Monday, October 10
Veterans Day	Friday, November 11
Thanksgiving	Thursday, November 24
Open at 9 a.m. on Friday, November 25	
Christmas	Monday, December 26
New Year's Day	Monday, January 2



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