



Conservation  
Employees'  
Credit Union

# Money Matters

Winter 2012

## The Temperatures Are Dropping...

*And So Are Our Rates!*

Winter never fails to bring ice and snow, but this year the cold weather has even affected our Auto Loan rates. They've dropped with the temperature and frozen in place, so you'll pay even less for your new or used vehicle!



Pay Just  
**3.75%**  
APR\*

Conservation Employees' Credit Union will now finance your vehicle for 3.75% APR\* on terms ranging from 48 to 72 months! That's in addition to our already-low 2.4% APR\* for a 24-month term and 3.6% APR\* for a 36-month term.

You'll still enjoy our easy application process and great personal service, but that's just the tip of the iceberg. Check out these additional loan features:

- Borrow up to 100% of your vehicle's value
- Pay no application fee and no service charges
- Receive affordable vehicle protection and extended warranty plans

These rates are available on new purchases as well as used automobiles – you can even transfer your loan from a different lender and save! Our staff members are available to answer your questions about payments and refinancing, so the process will be hassle-free.

Go ahead, break the ice. Visit [www.cecueline.org](http://www.cecueline.org) or contact the credit union to apply for your CECU Auto Loan today!

\*APR = Annual Percentage Rate. Member eligibility and creditworthiness apply. Contact CECU for complete loan details.

## Con•ven•ience [kuh'n-veen-yuh'ns]

*Def: Anything that saves time or simplifies work, adds to one's ease or comfort.*

At CECU, our commitment to convenience is part of what defines us. We provide options that give you easy access to your money, we offer simple financial solutions to help you reach your goals, and we maintain the security that gives you peace of mind. Look up all of the advantages of CECU convenience services:

### Mobile Money **FREE!**

Use your smartphone to manage your funds on the go. Your activities are password protected and supported by a secure site.

### Virtual Branch **FREE!**

You don't have to visit our offices to check your balance, transfer funds or pay bills. Do all of this and more through our secure online banking and bill pay services.

### ATM Network **FREE!**

Use your ATM or debit card at more than 50,000 MoneyPass and CO-OP Network ATMs nationwide – that's even more ATMs than Bank of America!

### Remote Deposit **FREE!**

Make deposits without making a trip to the credit union or ATM. Once approved for this service, you can simply enter your check information online to enjoy instant access to your funds.

*And, coming soon....*

### Credit Union Service Center Network **FREE!**

You'll soon be able to manage your CECU accounts from more than 4,400 locations nationwide! Watch future issues of *Money Matters* and check [www.cecueline.org](http://www.cecueline.org) for more information on this new convenience service.

Contact CECU to learn more about our wide range of complimentary convenience services today!

## Make Your College Dreams Come True!

Apply For A CECU Scholarship

Conservation Employees' Credit Union is excited to make the dreams of our young members a reality. That's why we'll award six scholarships totaling \$6,000 to worthy high school and college students in 2012. Beyond the various loan options and financial services we offer, these scholarships will present greater opportunities to qualified young members who work hard to achieve their educational and professional goals.

High school seniors and enrolled college or trade school students are eligible to apply, as long as they are CECU members in good standing. Applicants must detail financial need and demonstrate exemplary achievements both in and out of the classroom. The credit union will mail application materials to eligible members this month and post complete scholarship information on our website, [www.cecunonline.org](http://www.cecunonline.org).

Interested members should mail completed applications to the following address:  
Conservation Employees' Credit Union  
Attn: Scholarship Committee  
P.O. Box 180  
Jefferson City, MO 65102

Applications must be postmarked no later than March 15, 2012 to be eligible for consideration.



## Celebrate CECU's Success!

Join Us For The 2012 Annual Meeting

Friday,  
April 13

The United Nations has declared 2012 the International Year of the Cooperative, and it's no wonder! Cooperatives like CECU have provided security in unsteady times by focusing on service rather than profits. We have encouraged the personal and financial development of our members and the entire community, and now we want you to share in the celebration!

Join us on Friday, April 13, as we look back at the progress we made in 2011 and plan for the continued success of CECU in years to come. Members and guests alike will enjoy socializing, refreshments, dinner, prize giveaways and fun! Contact the credit union to make your reservations by Friday, April 6, 2012. We look forward to seeing you there!

**Location:** *Loose Creek Community Center  
173 County Road 403  
Loose Creek, MO 65054*

**Time:** *6:00 p.m. doors open  
6:30 p.m. dinner*

Voting to elect two new Board of Directors volunteers and one new Supervisory Committee volunteer will take place by mail-in ballot in February. Winners will be announced at the meeting. Nominees for the Board of Directors positions are: Mark VanPatten, Greg Mihalevich, Rick Clawson and Greg Jones. Nominees for the Supervisory Committee position are: Michael Morris and Crystal Walter.

The CECU Bylaws state that any other candidates wishing to place their name on the ballot for one of the above positions may do so by collecting the signatures of 26 members who are eligible to vote. This petition must be turned in to Rick Clawson, Chairman of the Board of Directors within 30 days. The closing date for receiving nominations by petition is February 3, 2012.

## Save For Next Season

As you reflect on the merriment and memories of the holiday season, CECU encourages you to spread that spirit into 2012! With a Secondary Savings Account, you can save for the travel, gifts, getaways and other costs gradually throughout the year.

Use payroll deduction, make transfers through Virtual Branch online banking, or stop by the CECU office to make regular deposits into your account. Withdrawals are limited to help you save, and you'll earn interest on your balance.

Open your Secondary Savings Account now, and ensure that your next holiday season will be even more wonderful than the last!

# Private Gifts Meet Public Conservation Needs

The Missouri Conservation Heritage Foundation and Missouri Department of Conservation teamed up last year to create new opportunities for anglers, hunters, staff and students – all made possible through two very unique gifts.



## Lake Jacomo Fishing Dock

Avid fisherman Dave Studyvin of Jackson County grew up fishing in Lake Jacomo and wanted to create a place that the next generation of anglers could enjoy. He brought his vision and a donation of \$5,000 to local MDC employees, who set to work relocating an existing MDC dock from the nearly-dry Lake Venita in Odessa to a new home at Lake Jacomo. Crews worked through 100-degree heat to dismantle, move, reassemble and install the dock, and Studyvin even helped sink stake beds at the site to attract fish. Now, his dream of a Lake Jacomo fishing dock is a reality and a testament to how private citizens can create a public conservation legacy!



## New Eagle Bluffs Facility

Though the new office building and hunter draw room at the Eagle Bluffs Conservation Area in Columbia was recently dedicated, the building materials used for the structure already have a long Missouri history. The frame of the new building is built with reused steel from a Missouri Department of Transportation building that formerly stood at the interchange of I-70 and Highway 63! The MCHF not only funded a portion of the demolition and transfer costs, it also provided a display case within the new structure for educational materials. The Eagle Bluffs location now provides office and meeting space, along with equipment storage, maintenance and improved space for waterfowl hunters.

If you have a desire to create better facilities and opportunities for future generations of conservationists, visit the Foundation website, [www.mochf.org](http://www.mochf.org). As these examples show, even unique gifts can help meet public needs!

## For Sale

Smith & Wesson Bodyguard .380 semi-auto pistol with crimson trace laser sight and two clips. New in box \$350, retails for \$450. Contact Ron Dent for more information (660) 287-1979.

Benelli Nova pump shotgun, 3½", 12-gauge magnum. Camouflage, MDC commemorative, shot less than a box of shells has all three choke tubes and original box \$425. Contact Ron Dent for more information (660) 287-1979.

Remington 1100 LT-20 with adult and youth stocks and two barrels. In excellent condition! Asking \$550 OBO. Photos available upon request. Contact Lorri61@gmail.com or 314-452-8944.

Beretta 687 Silver Pigeon 12-gauge over-under for sale. As new with box and owner's handbook. 28" barrels, 3" chambers. Above average walnut stock and light engraving on silver action. Includes three standard chokes plus two skeet chokes. Gun is in pristine condition. \$2,000. Call Jim at 636-220-2722.

2,326 sq. ft. home in Jefferson City, MO, features 3 bedrooms, 2.5 baths, finished basement and 2 attached garages. Visit the Members Page of our website for photos and flyer with full details. Asking \$129,000. Call (573) 496-2940 to schedule a tour.

# Annual Debit Transaction Disclosure

Credit union members may use their CECU Visa® Debit Card to initiate both Visa Debit transactions, commonly referred to as “credit” transactions, or non-Visa Debit transactions, which are referred to as “debit” transactions.

The difference between the two transactions is in your hands as you use your CECU Visa Debit Cards. To initiate a Visa Debit transaction, you may sign a receipt, provide a card number, or swipe your card at a point-of-sale terminal and select “credit.” To initiate a non-Visa Debit transaction, you may use your PIN to authorize the purchase, select “debit” on the point-of-sale terminal or verbally indicate that the transaction be processed as non-Visa. It is important to note that ATM transactions and processes are considered non-Visa activities.

The distinction between Visa and non-Visa Debit transactions determines whether you will enjoy certain rights and protections applicable only to Visa Debit transactions. The Visa Zero-Liability coverage, \$50 consumer loss cap, provisional credit policies of Visa and the Visa chargeback and dispute resolution services are only available when you use your CECU Visa Debit Card as a Visa transaction by selecting “credit” or signing a receipt. These cardholder advantages are not extended to non-Visa transactions.

For questions regarding this disclosure and the use of your CECU Visa Debit Card, please contact the credit union.

## Vehicle Loans

Model Year	Approx. Payback Term	Rate
Any Model Year	48 - 72 months	3.75%
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

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

## Supervisory Committee

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

## Field Representatives

Jodie Moulder.....Camdenton  
 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 Uhrhan.....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:

### Martin Luther King, Jr. Day

Monday, January 16

### Lincoln’s Birthday

Monday, February 13

### Presidents Day

Monday, February 20



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P.O. Box 180,  
 Jefferson City, MO 65102-0180