

Shares

Regular Shares1.50% APR*1.51% APY**
 • Variable rate • Paid monthly
 • Declared monthly • Minimum balance \$25

Share Draft1.00% APR1.00% APY
 • Variable Rate • Paid monthly
 • No service charges • No minimum balance

Money MarketCall for current rates
 IRA Share AccountCall for current rates
 IRA CertificatesCall for current rates
 CertificatesCall for current rates

Model Year	Approx. Payback Term	Rate
2009 - 2007	72 months (\$20,000)	5.00%
2009 - 2007	60 months (under \$20,000)	5.00%
2006 - 2005	60 months	5.00%
2004 and older	48 months	5.00%
Any Model Year	36 months	3.60%
Any Model Year	24 months	2.40%

Other Loans

Share SecuredShare rate + 2.0% APR
 Certificate SecuredCertificate rate + 2.0% APR
 Signature Loans6.0%-12.00% APR
 Other Collateral8.0% APR
 Student Loans6.0% APR
 Farm/Industrial Equipment2.4%-5.0% APR

VISA®

• 1% yearly cash back • 25-day grace period • No monthly or annual fee
 Rate.....12.0% APR
 Lost/Stolen After Hours(800) 301-2424
 Web site.....www.eZCardinfo.com
 24-Hour Line.....(800) 301-2424

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

Board of Directors

Larry Vangilder, *Chairperson*
 Steve Bauer, *Vice Chairperson*
 Mike J. Jones, *Secretary/Treasurer*
 Rick Clawson
 Michael Hubbard
 Jim Loveless
 Dee Cook

Supervisory Committee

Marty Beck, *Chairperson*
 Lisa Anderson
 Kim Reilmann
 Frank Hejna

Field Representatives

Dennis Rhoades.....Camdenton
 Brittney Sones.....Central Region
 Leslie Leppin.....Chillicothe
 Susan Hilty.....Clinton
 Carolyn Rucker.....Discovery Center
 Annabelle Lanhan.....Ellington
 Lenora Swan.....Hannibal
 Shirl Quick.....Kansas City Region
 Dee Thomas.....Northeast Region
 Yvonne Heerlein.....Northwest Region
 Sara Weaver.....Ozark Region
 Judith Bethel.....Powder Valley
 Stephanie Gipson.....Resource Science Center
 Pat Wagener.....Rolla
 Sherri Wissehr.....Southeast Region
 Terri Diekmann.....St. Louis Region
 Laura Weirich.....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(877) 369-9250



Conservation
 Employees'
 Credit Union

MoneyMatters

March 2009

Make Your Reservations Now!

Have you made your reservation for the Annual Conservation Employees' Credit Union Membership Meeting? We want to see you there!

Date: **March 17, 2009**

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



Time: **6 p.m. Doors open
 7 p.m. Dinner**

This year's event will be held at a new location, so please make note of the address and mark your calendars to attend. We look forward to sharing this evening of food, fun, friendship and membership with you!



CECU Members Can Drive Off With A Deal

As Automakers Offer *Invest In America* Incentives

Here's one more reason to be a member of CECU: special discounts on new vehicles through the Invest In America program. Not only can you enjoy special incentives extended by General Motors and Chrysler, but financing through your credit union makes a great deal even better! Check out these great deals on new cars:

GM Offer: With the Credit Union Discount from GM, all CECU members will receive the GM Supplier Discount on any eligible new vehicle!

Chrysler Offer: Get up to \$1,000 in bonus cash incentives on a new Chrysler, Jeep or Dodge with the Credit Union Member Cash program!

Whether you choose to take advantage of these excellent discounts, purchase elsewhere or just want to refinance your existing auto, CECU can offer you the very best in auto financing! You'll enjoy rates as low as 5.0% APR* and can even secure valuable coverage through our GAP Insurance and Extended Service Contracts.

For more information on the deals offered by American automakers through the Invest In America program, visit www.lovemycreditunion.org. To speak to a CECU Loan Officer about financing your next auto, contact us at (573) 522-4000 or toll free at (888) 897-2323.

*APR = Annual Percentage Rate. Actual rate dependent upon member eligibility and creditworthiness. Contact credit union for complete details.

Notice To All Members

As of April 1, 2009, CECU's policy regarding insufficient funds transactions will change. There will no longer be a daily limit to charges associated with insufficient funds. A fee of \$15 will be assessed for each item presented to the credit union on an overdrawn account.

Members may avoid these fees by signing up for Overdraft Protection. Members must complete or have a current loan application on file with the credit union to apply. Contact CECU for full details on the change in policy or to request Overdraft Protection.

FEB09-98

March 2009

MoneyMatters

www.cecunonline.org



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

Conservation Employees'
 Credit Union



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Are You Credit-Card Conscious? Follow These Steps To Credit Success!

Tightening credit markets and interest rate changes can turn credit cards from a convenience to a credit nightmare.

Now is the time to develop smart spending and payment habits that save you money. Not only will you keep credit card companies off your back, you'll also keep your rates from rising and your credit score from falling. Follow these tips from Conservation Employees' Credit Union:

- **Look for quality cards.**

Don't be dazzled by introductory offers. Instead, apply for the cards that offer a reasonable rate over the long term, and stay away from cards with hefty fees.

- **Pay on time.**

Your payment history accounts for 35% of your credit score. By paying more than 30 days late, you will be charged higher fees, higher interest rates and see a drop in your credit score. Avoid this problem by marking mail-by dates on your calendar or scheduling regular payments online.

- **Pay in full.**

By paying the total balance due every month, you'll never have to worry about interest. If you can't pay in full, try to pay more than the minimum. This won't just lower your bills; it will raise your credit scores, since balances owed make up another 30% of your credit score.

- **Mind your limit.**

Maxing out on credit doesn't just incur a fee from the credit card company – it could result in a lower credit score and an increase in your interest rate. A good rule of thumb is to keep your balances at or below 30% of your total available credit. For example, if your card has a \$1,500 limit, try not to charge more than \$500.

- **Keep cards manageable.**

It seems simple: don't carry more cards than you can afford to pay. Department store accounts, home improvement cards and "emergency" cards can thwart even the best attempt at moderation. If having more than two cards tempts you to overspend, put those cards somewhere other than your wallet. If possible, avoid closing extra accounts because the additional credit helps to cushion your credit score.

For more information about how to responsibly manage your credit cards, or to learn about your credit options through CECU, contact us at (573) 522-4000 or toll-free (888) 897-2323.



- **Know where your payments go.**

The interest rate on your purchases may be low, but what about cash advances or balance transfers? Many credit card companies will apply your payment to the low-interest balances first, leaving the high-interest transactions to accrue additional charges. Be mindful of this when you make new transactions or pay your bill.

- **Check your score.**

Make sure your on-time payments are reported and monitor any unusual activity by checking your credit reports. You can do this three times a year for free by going to www.annualcreditreport.com and requesting a report from one of the three reporting agencies every four months. Be sure to dispute any errors immediately.

- **Communicate with creditors.**

Often times, great rates and fewer problems are just a phone call away. Call your credit card companies and ask for a lower rate or an increase in credit. You can even ask them to waive fees associated with late payments or phone transactions. You should also contact credit card companies if you foresee problems with future payments due to job loss or unexpected difficulty. They will work with you to manage your debt and help you avoid a negative item on your credit report.

- **Prepare for the unexpected.**

Many people use credit cards as an emergency fund, but then find they're only in bigger trouble when the bills arrive. Instead, prepare for the unexpected with a savings account. By keeping at least three months' pay in a separate account, you can avoid running into credit problems.

Give Your Budget A Bailout

It's easy to feel down, when headlines proclaim loss, recession and decline. However, Conservation Employees' Credit Union is here to pick you up! If your budget is feeling the economic pressure, our Signature Lines of Credit may be the bailout you need.

Your credit union offers low rates with very flexible terms. You can apply for our six-month signature loan, available for 6.0% APR* or, if you need more time, pay only 8.0% APR* for up to 24 months! Credit union financing is even available for up to 60 months! No matter your timeline or need, our Signature Lines of Credit allow you access to the funds you need at rates far lower than many credit cards or other unsecured loans.

Share-secured loans are another great way to loosen your budget. Plus, because you're using funds on deposit with the credit union as collateral, your rate is a fantastic 3.5% APR!* These loans are the perfect way to use the money you need without losing the cash cushion in your accounts!

Whether you'd like to consolidate debt or finance a large purchase, your credit union has a loan to fit your needs. And, unlike many other financial institutions, our lending practices haven't tightened. We are still extending credit to our valued members. Talk to a CECU Loan Officer today to discuss these and our many other loan options.

*APR = Annual Percentage Rate. Actual rate dependent upon member eligibility and creditworthiness. Contact credit union for complete details.

Loan Rates Have Dropped Again! New Rates Let You Capitalize On Collateral

Now is the perfect opportunity to purchase a car for your college-bound child or buy that farm equipment you've been eyeing! Conservation Employees' Credit Union is ready to help you do it with exceptionally-low interest rates and two term options. Check out these collateralized loan offers:

Finance for twenty-four months at 2.4% APR*
or
Finance for thirty-six months at 3.6% APR*

Your credit union gives you buying power along with low rates to let you capitalize on collateral! Contact a CECU Loan Officer today for more information or to apply!

*APR = Annual Percentage Rate. Offer dependent upon member eligibility and creditworthiness. See credit union for complete details.

FOR SALE:

Beretta Silver Pigeon over/under shotgun. 12 gauge. Walnut stock. Beretta box. Three choke tubes, plus two skeet. \$1999. Please call (636) 220-2722 for more information.

2007 Dodge 3/4 ton diesel with 16,000 miles. Vehicle features power everything, quad cab and big horn package. Asking price is \$27,000. Will

consider partial trade for an older 1/2 ton. Contact John at (573) 436-1125 for more information.

Goat for sale: 6-month-old pygmy buck. \$40. Please contact Matt and Kathleen Haeffner at (573) 498-9958.

Broyhill sofa and love seat. Navy, cream and mauve colors. Good condition. \$300. Call Nina Brunk at 573-636-5369.

Spotlight On... Carol Kimball, Member Service Representative

Sometimes you have to travel the world before you find a home. For Carol Kimball, that may be the case. Born in Zaragoza, Spain, she lived in several interesting locations – even landing in Portugal for a while – before finding a place here in Missouri with her husband of 28 years, Ron Kimball.



Now well-settled, Kimball and her husband both enjoy rewarding careers with the Missouri Department of Conservation. She, of course, serves CECU members as a service representative. He works as a network specialist. "It's funny when members put two and two together that we're married and both work at MDC," Kimball says.

As a member service representative, Kimball tries to dabble a bit in all aspects of the credit union. "I like helping members take advantage of all the services the credit union has to offer," she says. "It's very rewarding to educate members about services or opportunities and see the impact it has on the members and their financial security."

This dedication to helping members and making everyone around her smile also plays into Kimball's life outside of CECU. She loves spending time with her family, which includes two daughters, Christina and Mallory, their husbands, Seth and Ben, respectively, her granddaughter Madeline and even her pets and grandpets!

It's at about this time of year that the Kimballs start planning their two-week summer vacation to Duck, North Carolina. But we know that even when she's off vacationing, Carol Kimball will plan to return to her home here in Missouri with CECU.

