



Conservation
Employees'
Credit Union

Money Matters

September 2010



Get In The Driver's Seat

With A Vehicle Loan From CECU

You don't need a navigational unit to find the best vehicle financing in town. Make CECU your destination for low rates and great service! Whether you're thinking of buying a new car or want to refinance your existing vehicle, we'll put you in the driver's seat!

Kick the tires on our loans:

- Receive great, low rates and affordable payments
- Choose your term, up to 72 months
- Get pre-approval for an advantage at the dealership
- We offer low-cost GAP insurance and extended warranties
- Enjoy a quick, convenient application process

Get into gear! Head to ww.cecunonline.org to fill out an application online, call or stop by the credit union. With a vehicle loan from CECU, you'll be able to drive off with a great deal today!

The Pen vs. The PIN

Which Debit Choice Is Better?

Ever wonder which is better when using your debit card: Credit or Debit? You'll enjoy greater protection, convenience and savings when you select Credit and sign for your purchases. Here are three reasons why you should reach for a pen instead of entering your PIN.

1. You will gain liability protection by selecting Credit over Debit. Signature-based, Credit transactions go through the Visa® network and are covered by Visa's Zero Liability program. Selecting Debit and using your PIN does not provide you with this coverage.
2. You'll be entered automatically into any of Visa's national sweepstakes. Throughout the year, Visa holds sweepstakes for prizes such as thousands of dollars or Super Bowl Inside Pass tickets. PIN transactions do not count toward sweepstakes entries.
3. Conservation Employees' Credit Union generates income on signature-based transactions. You might be thinking, "Why is that good for me?" Remember, CECU is member owned and not for profit. We return our profits to our members in the form of better rates, fewer fees, increased services and more! So, when we make money, you receive the benefits!

On many retail debit and credit card machines, Debit is the default when swiping your card. In most cases though, you can just hit Cancel once the machine asks for your PIN, and the transaction will be processed as Credit. Or, simply hand your card to the clerk and tell them you wish to sign for your purchases.



Make Your College Dreams Come True!

Apply For A CECU Scholarship

Conservation Employees' Credit Union is excited to make the educational dreams of our young members a reality. That's why we award four \$1,000 scholarships to worthy student members. Beyond the various student 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.

After the holidays, eligible members will receive information regarding the scholarship program and full details on how to apply. If you know of any students in the last year of high school who would benefit from a CECU scholarship, refer them to the credit union today. Not only will they thank you for allowing them a chance at a \$1,000 scholarship, but they will enjoy the rewards of belonging to a financial institution that supports their dreams in school and beyond!



Enjoy A Bird's-Eye View *Compliments Of The Missouri Conservation Heritage Foundation*

September is the peak of shorebird migration in Missouri, and many of our members might get a peek at the plovers, sandpipers, avocets, yellowlegs, snipe, phalaropes and turnstones landing in area wetlands. To get the best view, though, check along the roads within Eagle Bluffs Conservation Area in Boone County, Shell-Osage C.A., Four Rivers C.A. or Columbia Bottom C.A.

If you choose Eagle Bluffs C.A., you might also climb to the Eagle Bluffs observation deck off the KATY trail to get a bird's-eye view of the entire wetland complex. This impressive view was made possible in part by the Missouri Conservation Heritage

Foundation, which contributed funds toward the construction of the deck. Last year, the Foundation also secured a private donation of building materials valued at \$100,000 to be used to construct the new office building at Eagle Bluffs.

The Missouri Conservation Heritage Foundation helps those who wish to invest in a conservation legacy to fund the programs that are most meaningful to them. For more information on making a donation to wildlife habitat management, nature viewing facilities or any other conservation program, visit the Donate page at www.mochf.org.

Financial Information At Your Fingertips!

Conservation Employees' Credit Union wants to provide you with the financial information you need to earn more, save smarter, buy confidently and retire comfortably. That's why we provide services such as the Home & Family Finance Resource Center. Found on the Useful Links page of our website, www.cecueline.org, this online library provides quality, reliable financial information on the topics that are important to you.

The Home & Family Finance Resource Center has compiled the best in financial research, providing you with data on loans, credit, retirement planning, housing, small business, savings, investments, insurance and more! Each topic has been clearly and simply explained, so users won't struggle to understand complicated processes or terminology. Plus, the site will keep you up to date on current headlines, economic trends and new legislation that may affect your financial plans.

When you want to make important decisions regarding new purchases, loan payments, savings plans and more, turn to the Calculators page of the Home & Family Finance Resource Center. Find out how long it will take you to pay off debt, how much money you'll save by refinancing your current loan or what you need to invest in order to meet your retirement goals. You'll feel confident about your financial choices, because you'll have the hard numbers in hand.

Visit www.cecueline.org today to use the Home & Family Finance Resource Center, as well as several other helpful sites listed on our Useful Links page. We hope you'll take the opportunity to check it out, and learn more about the financial topics that affect your life.

Click & Save With Your CECU Visa Credit Card!

Saving money this time of year can be tough, but if you're a CECU Visa Credit Cardholder, you hold a shopping advantage. By using your Visa Credit Card for online purchases, you can enjoy special discounts and cardholder sales that will add up to great seasonal savings! Cut out this chart and keep it near your computer to get more for your money this holiday season:

Retailer	Offer*	Online Checkout Code
Coldwater Creek	10% off any purchase	AFLA613
Jos. A. Bank	20% off any regular-price item	VSASMR
N.Y. & Company	Take \$25 off a purchase of \$75 or more	2880
Taylor Made Golf	10% off any purchase	TM10
Finish Line	\$10 off any \$60 purchase	K4QQ6FKHQV
1-800-Flowers.com	20% off flowers or gifts	VISA55
Kmart	\$5 off any \$50 purchase	KMART5OFF50
Sears	\$5 off any \$50 purchase	SEARS5OFF50
Philosophy	5% off any purchase	visa5
Blue Nile	10% off plus free shipping	VISAW20
PetCo	10% off	petcovisas10
Leap Frog	10% off purchases of \$50 or more	LFVISA10

These offers are just a few of the tremendous advantages you'll enjoy as a CECU Visa Credit cardholder. If you're not currently enjoying the convenience and savings of a CECU Visa Credit Card, apply today!

*Promotional offers subject to change. For full details on all participating Visa partners and the discounts they offer, visit www.visa.com/discounts.



Local. Trusted. Serving You.

*CECU Celebrates International
Credit Union Day*

As one of more than 186 million credit union members worldwide, you already appreciate the advantages of a local, trusted financial partner. When you go to the credit union, you're welcomed as a member instead of just a customer. You enjoy the perks of ownership like affordable loans, better savings options and great service from people you know. Now, celebrate with us, and spread the word about credit unions!



Stop by the credit union office between 11 a.m. and 2 p.m. on Wednesday, October 20 to greet your fellow members, chat with staff and enjoy complimentary hot dogs and refreshments. If you can't make it, take time to tell a friend, coworker or family member about your credit union experience. By sharing the credit union message, you can help people around you find a financial partner that is ready to serve their needs just like CECU serves you!

Shares

- Regular Shares0.75% APY*
 - Variable rate
 - Declared monthly
 - Paid monthly
 - Minimum balance \$25
- Share Draft0.50% APY
 - Variable Rate
 - No service charges
 - Paid monthly
 - No minimum balance
- Money Market0.75% APY, 1.00% APY & 1.26% APY
- IRA Share AccountCall for current rates
- IRA CertificatesCall for current rates
- CertificatesCall for current rates

Model Year	Approx. Payback Term	Rate
2010 - 2008	72 months (\$20,000+)	5.00%
2010 - 2008	60 months (under \$20,000)	4.00%
2007 - 2006	60 months	4.00%
2005 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 Loans.....6.0% 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
- Website.....<https://onlineaccessplus.com/oa/cecu/>
- 24-Hour Line(866) 450-3509

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

Board of Directors

- Michael Hubbard - *Chairman*
- Rick Clawson - *Vice Chairman*
- Mike Jones - *Secretary/Treasurer*
- Dee Cook
- Eric Kurzejeski
- Jim Loveless
- Roger Luebbert

Supervisory Committee

- Shawn Cunningham - *Chairman*
- Lisa Anderson
- Vanessa Mahaney
- Kim Reilmann

Field Representatives

- Dennis Rhoades.....Camdenton
- Brittney Sones.....Central Region
- Leslie Leppin.....Chilicothe
- 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 Wagoner.....Rolla
- Alice Uhrhan.....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(800) 544-0942

Conservation Employees' Credit Union Is Secure

Federal Share Insurance Locked At \$250,000

In July, President Barack Obama signed the Dodd-Frank Wall Street Reform and Consumer Protection Act into law. Among other financial reform measures, this legislation makes the current \$250,000 maximum federal deposit insurance level permanent.

Federally-insured credit union member accounts are insured to at least \$250,000 by the National Credit Union Share Insurance Fund, a fund that is backed by the full faith and credit of the U.S. Government. Conservation Employees' Credit Union is protected by this coverage, ensuring that there is no safer place for our members' funds.



Holiday Schedule

The credit union will close in observance of the following holidays:

Columbus Day
Monday, October 11

Veterans Day
Thursday, November 11



Conservation Employees' Credit Union

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

www.cecunonline.org