

CARD SERVICES

Visa Credit Card

Credit Cards are offered with a low interest rate and cash back rewards. There are no monthly, annual, or balance transfer fees. You can consolidate other higher interest debt and enjoy a promotional rate of 6.0% APR* for 18 months.

Visa Debit/ATM Card

With a CECU debit card backed by Visa, you can make purchases directly out of your checking account. The card is free and easy to use. Plus, you can open one with a quick phone call or email to us. Once you receive the card, we can even change your PIN to something easy to remember.

REMOTE SERVICES

Shared Branch

Conservation Employees' Credit Union participates in the Credit Union Shared Branch Network. You have more hours, locations, and options for managing your accounts. Simply bring your account number and identification to handle a wide range of transactions.

Free ATM Networks

Conservation Employees' Credit Union subscribes to many free ATM networks to allow our members free access to their funds 24 hours a day.

**To find Shared Branch or Free ATM
Locations near you, visit
CECUOnline.org.**

*APR = Annual Percentage Rate. Availability subject to membership eligibility and credit worthiness. Contact CECU for complete details.

DEPOSIT ACCOUNTS

Checking Account
Savings Account
Youth Clubs
Secondary Savings Account

INVESTMENTS

Money Market Account
Certificate of Deposit
Individual Retirement Account
CECU Wealth Management Financial
Advisor

LOANS

Auto Loans
Boat/Recreational Vehicle Loans
Farm Equipment Loans
Home & Home Equity Loans
Land & Land Equity Loans
Signature Loans
Student Loans
Share Secured Loans
Adjustable Rate Line of Credit
Visa Credit Card



ELECTRONIC SERVICES



**Conservation
Employees'
Credit Union**

PO Box 180
Jefferson City, MO 65102-0180
Branch Hours: Monday - Friday, 8 AM - 4:30 PM

(888) 897-2323
(573) 522-4000

Fax: (573) 526-4715
CECUOnline.org
CECU@MDC.MO.GOV

Online Services & Mobile Application
Technical Assistance
(866) 998-4249

SMARTPHONE APPLICATIONS

Mobile Application

- You must be enrolled in Virtual Branch to use the Mobile Application.
- Go to your App or GooglePlay store and search for **Conservation Employees Credit Union**.
- Download the app to your phone.
- You will be prompted to enter a Logon ID, Security Code, and answer a security question. This information is the same you used to login to Virtual Branch (If your Logon ID is your account number, you will need to add leading zeros to make it 6 digits).

Mobile Deposit

- This service requires a checking account.
- Select Deposit, then Deposit Check.
- Choose the checking account that you would like to deposit into.
- Enter the amount.
- Take a clear picture of the front of the check with all four corners visible.
- When prompted, take a clear picture of the back of the check with all four corners visible.
- Mobile Deposits will be credited usually the same business day.

Tips:

- The back of each check MUST be endorsed.
- Place check on solid background.
- Flatten folded or crumpled checks.
- The MICR line (numbers at the bottom of the check) must be readable.

CardValet & MobiMoney

With the CardValet & MobiMoney applications, you can manage your cards like never before. You have the ability to block and unblock the card or certain transactions. Alerts can be set up for certain merchants, locations, or dollar amounts.

- CardValet is available for Credit Cards.
- MobiMoney is available for ATM/Debit Cards.
- Visit your phone App or GooglePlay store to find these services.



Your Account Access at your fingertips!



VIRTUAL BRANCH

Virtual Branch Enrollment Instructions

- Visit CECUOnline.org
- Within the Virtual Branch Login box on the left, click Enroll.
- You will be prompted to enter your Member Number and PIN.
 - You will need to add a zero before your 5 digit member number.
 - Your PIN is the last 4 of the primary member's social security number.
- The site will ask you to create a Logon ID and Security Code. Click Enroll.
- You will see a message that says you have successfully enrolled. Login using your new information.
- After you login, the system will ask you to select and answer 3 security questions.
 - Your answers are case sensitive. Please try to remember to answer them as you would normally type the answer.
- Select Next.
- Read and accept the Terms and Conditions. You will need to check mark the appropriate box and click Continue.
- You will be asked to provide an e-mail address and phone number for your profile. This will be used to reset your password and contact you about your online account. Click Save.

CheckFree Bill Pay

Pay your bills efficiently with free Bill Pay. You can view your bills and maintain complete control over your financial activities - all from your computer or mobile device. You will also have access to Zelle® to transfer funds to any of your phone contacts.

Credit Sense

This free service helps with credit monitoring. You are able to access your Transunion credit report and receive monthly updates. Find this service by clicking the credit score banner in Virtual Branch.

Electronic Statements

Receive your statement quickly and securely with free electronic statements. Find this service by clicking the Online Statements link within Virtual Branch. After you enroll, you will receive an email when your statement is ready. You can view the statement by logging on to Virtual Branch.