



**Conservation
Employees'
Credit Union**

Money Matters

FALL 2019

We Have a Gift for You Our Skip-a-Payment Program

Conservation Employees' Credit Union's Skip-a-Payment program is back again!

The program is for members who are in good standing and covers all loan payments for November. Plus, you can have the processing fee – 10% of your payment, up to a maximum of \$25 per loan – automatically deducted from your credit union account. Please note that Visa® credit card, mortgage and home equity loan payments are not eligible for this promotion.

Apply today for the Skip-a-Payment program by completing the form below, going to cecuonline.org and filling out the online form or meeting with a loan officer at the credit union.

*Not valid on mortgages, home equity loans or credit cards. Member must be current on all loan payments. Members can skip one monthly payment every 12 months. Eligibility based on applicant credit and other factors. Fee must be paid before deferral. Finance charges continue to accrue during the deferral period. Contact CECU for complete details.

Complete and return this form by Oct. 31, 2019, to skip your November payment(s).

Yes, I want to participate in CECU's November Skip-a-Payment program.

Please debit my (check one):

- Savings
- Checking
- Check enclosed

Date of fee transfer Loan #

Member's name Account #

Co-borrower's name

Address

City State ZIP

Daytime phone # Evening phone #

X _____
Member's signature Date

X _____
Co-borrower's signature Date



**Local Service.
Global Reach.**

Help Us Celebrate
the Credit Union Difference

**Thursday, Oct. 17 | 11 a.m. to 2 p.m.
CECU office**

In October, Conservation Employees' Credit Union will join with 56,000 credit unions around the world to celebrate International Credit Union Day. Locally, we hope you'll join us on Oct. 17 for:

- Food
- Cash Prizes
- Secure Document Disposal

There are 200+ million credit union members around the world – more than 100 million in the U.S. alone – and we're proud of our not-for-profit cooperative spirit that all credit unions share. It's led to life-changing opportunities for people who've wanted to start a small business, own a home or continue their education, but were denied access to other financial institutions.

At our most basic level, a credit union is people pooling their money to provide each other with affordable loans – it's literally people helping people. This is why Conservation Employees' Credit Union celebrates, because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

We welcome you to stop by our office and celebrate a movement that concerns itself with the financial success of all people.

In October, Virtual Branch online banking will undergo an important update! All the functions you've come to love will stay the same, but the layout will be cleaner. Please be sure to let us know what you think!



SCORE! Enjoy Free Credit Report Monitoring & Credit Score

One of Conservation Employees' Credit Union's priorities is protecting our members' financial information. This is more important than ever, as data breaches have become more and more prevalent. Through our Credit Sense service, our online banking and mobile app users have free access to credit report monitoring. We'll send an alert when we detect an important change to your credit report (address change, job change, new credit, etc.).

In addition to credit report monitoring, you can also view your TransUnion credit score, and up to four other credit scores, for free! This is a great way to get a handle on your family's financial picture.

Score your free credit report monitoring and score today! To enroll, log into online banking and click the Credit Sense banner. Simply complete the short form and answer identity verification questions.

Make Your List & Check It for Cash-Back Rewards!

Before you know it, Santa Claus will be coming to town, and Conservation Employees' Credit Union wants you to be prepared with our Visa® Cash-Back Rewards credit card. Even if holiday shopping makes you shout, cry and pout, we're telling you why you need our credit card: **Earn 1% cash back on purchases made with your CECU Visa credit card!**

In addition to cash-back rewards, you'll enjoy these everyday benefits:

- No annual or balance transfer fees
- The same rate for purchases, balance transfers (after the intro rate) and cash advances
- UChoose Rewards points
- And more!

You'll want to shop for those who've been naughty *and* nice! Contact us today to learn more and apply.



New Employee Spotlight Nick Bateman, Member Service Representative

Over the summer, we had a new addition to the CECU team. Nick comes to us from Slackers CDs and Games, where he was the store manager. He received his bachelor's degree in English and a master's degree in writing. Be sure to stop by, and tell Nick hello the next time you're at the office!

Santa's Joining Us for Breakfast You Can, Too!

Saturday, Dec. 7 | 8:30 a.m. to 11:30 a.m.
CECU office

Visit with Santa and his elves (CECU staff) as he makes his yearly stop at the credit union for the holiday tradition of Breakfast with Santa. The festive event includes a photo taken with Santa and refreshments. We hope to see you there!





Year-End Money Moves

CECU Wealth Management, Roger Luebbert, Certified Financial Planner & Certified Public Accountant

The new year will be here before you know it, so now is a good time to take care of a few financial tasks – before you get swept away with the hustle and bustle of the holiday season.

- **Business Owners and Farmers** – Meet with your tax advisor before Dec. 31 to review your estimated income for the year and discuss options for lowering your tax burden.
- **Flexible Spending Accounts** – Review your flexible spending accounts to make sure you will spend the funds before the deadline set by your employer. If you don't, the funds are lost. Remember – use it or lose it!
- **Compare Income to Federal Income Tax Brackets** – Estimate your income for the year, and compare it to the federal income tax brackets. If you won't use up the lower tax brackets, consider making contributions to a Roth retirement account. Roth IRA conversions may also be an option. If you are in the higher tax brackets, consider contributing to pre-tax retirement accounts. See your tax advisor for details.
- **Required Minimum Distributions (RMDs)** – Members age 70½ or older with traditional (pre-tax) IRA accounts should be sure to make their RMDs before Dec. 31. The penalty for not making RMDs is very high. One way to save taxes on your RMDs is to make Qualified Charitable Distributions directly from your IRA to a qualified charity. See your tax advisor for details.



Holiday Closings

Our office will close to observe the following holidays:

| | |
|----------------|----------------------------------|
| Columbus Day | Monday, Oct. 14 |
| Veterans Day | Monday, Nov. 11 |
| Thanksgiving | Thursday, Nov. 28 |
| Christmas Eve | Tuesday, Dec. 24 (close at noon) |
| Christmas Day | Wednesday, Dec. 25 |
| New Year's Eve | Tuesday, Dec. 31 (close at noon) |
| New Year's Day | Wednesday, Jan. 1 |

There's Never Been a Better Time to Switch to Sprint



Cash rewards and more

- Get up to \$200 cash when you switch two lines, plus lines 3, 4 and 5 are FREE
- Plus, \$100 Annual Loyalty Cash Rewards and 25% off accessories in Sprint retail stores

Nothing to lose and savings that add up

Credit union members can try Sprint's improved LTE service for 30 days worry-free. If you're not 100% satisfied, Sprint will refund phone costs, service costs and fees.

It's easy, here's how it works

1. Switch to Sprint.
2. Register your new line(s) at lovemycreditunion.org/sprintrewards.
3. In six to eight weeks, your cash rewards will be deposited directly into your account.

Visit lovemycreditunion.org/paul to learn more.

Cash Reward: Via deposit. \$100/line, max two lines. Req. qualifying plan and registration within 30 days of activation. Loyalty Reward: Via deposit per account. Basic: After 9/30/20, pay \$60 a month for line 1, \$40 a month for line 2 and \$20 a month per line for lines 3 thru 5, with AutoPay. Offer/coverage not available everywhere. Requires new lines of service. Subject to credit and \$30 activation fee. Excludes taxes, fees and roaming. Speed maximums, use rules and restrictions apply. Unlimited Basic compared to Verizon Start Unlimited for five lines, features differ.

Motus Receivers Track Migratory Birds for Targeted Habitat Management



Motus Wildlife Tracking System technology is a powerful new research tool used to detect migratory birds that migrate through, breed in or overwinter in Missouri. The tracking system uses automated radio telemetry receivers to detect Motus-tagged animals. Currently, there are 807 Motus receivers in the world tracking the migratory routes of many birds.

Missouri plays an important part in the migratory pathway for birds coming from Central and South America, with high-quality habitats in the Ozark Highlands being used by many birds as stopover sites, as well as breeding grounds. Unfortunately, Missouri is still largely a "black hole" for the collaborative research needed to gain more information on migratory patterns. Only 20 Motus receivers exist in the entire Mississippi Flyway.

The Missouri Conservation Heritage Foundation (MCHF), along with the partnership of generous donors, have donated more than \$10,000 to help Sarah Kendrick, state ornithologist with the Missouri Department of Conservation (MDC), build a line of Motus receivers in Missouri.

In October 2018, a Motus receiver was attached to a tower at MDC's headquarters in Jefferson City, so Kendrick and her staff could learn the technology before installing the receivers. They recently saw two detections on it! Two Swainson's Thrushes were detected at Grand Chenier Recreation Area in the Rockefeller Wildlife Refuge on the Louisiana coast during migration. They were likely tagged in the refuge after hopping the Gulf of Mexico and making landfall. One thrush flew from Louisiana to Jefferson City in 10 days, then to Quebec over the next month. The second thrush flew the same distance from Louisiana to Jefferson City in 18 days, then, surprisingly, flew the same route and was detected on the same receiver in Quebec as the earlier thrush.



The Motus Wildlife Tracking System has been successfully used by researchers to answer questions such as identifying important stopover sites, departure and arrival times, migratory routes and post-fledging dispersals. In the very near future, Missouri will help answer these important questions, too. If you'd like to donate to help support this project, please go to mochf.org/project/1904.

Money Market

| | |
|-------------------------------|------------------------|
| Up to \$9,999.99 | 0.40% APY ¹ |
| \$10,000 to \$24,999.99 | 0.50% APY ¹ |
| \$25,000 to \$74,999.99 | 0.75% APY ¹ |
| \$75,000 to \$99,999.99 | 1.00% APY ¹ |
| \$100,000 or more | 1.25% APY ¹ |

Loans

| | |
|---------------------------------|--|
| Vehicle | 2.4%-3.25% APR ² |
| Mortgage | Contact CECU for current rate |
| Share Secured | Share rate + 2.0% APR ² |
| Certificate Secured ... | Certificate rate + 2.0% APR ² |
| Signature Loans | 6.0%-12.00% APR ² |
| Other Collateral | 8.0% APR ² |
| Student Loans | 3.5%-6.0% APR ² |
| Farm/Industrial Equipment | 3.50%-3.75% APR ² |
| Personal Line Of Credit | 6.50% APR ² |

Visa®

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

| | |
|------------------------------------|------------------------|
| Rate | 12.0% APR ² |
| Lost/Stolen, 24-Hour Contact | (866) 450-3509 |

¹APY = Annual Percentage Yield. ²APR = Annual Percentage Rate. All rates and terms are subject to change. Contact CECU for details.

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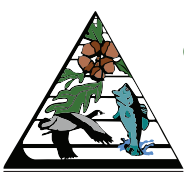
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**Conservation
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Federally insured by NCUA

