



**Conservation
Employees'
Credit Union**

MoneyMatters

SPRING 2018

Car Loans Without Complications

Buying a new vehicle can be stressful, but getting the loan doesn't have to be. At Conservation Employees' Credit Union, we take the complications out of the application so our members can enjoy a fast process and fair financing.

Whether you're financing a new truck, sedan or SUV, or want to purchase a boat, motorcycle, RV or ATV, we can help. Our loans start at a **low, fixed rate of just 2.4% APR**, and we offer terms that help you manage the monthly payment.*

Visit cecuonline.org, and use our online loan form to get preapproval before you make a purchase. Or, if you're looking to

lower the monthly payment on your current vehicle loan, our team of experienced loan professionals can guide you through the refinance process.

We work to ensure that you get the loan you need with fast, friendly service from the people you know. Apply online today, or contact the credit union at (573) 522-4000 or (888) 897-2323 to learn more about your options.

*APR = Annual Percentage Rate. All rates are subject to member eligibility and creditworthiness, and restrictions apply. Contact CECU for complete details.



The Power Of Preapproval

Getting your vehicle loan approved before you go shopping can help you save time and money!

Be A Cash Buyer – You'll have a negotiation advantage as a cash buyer, since salespeople know you're serious and qualified to buy a new vehicle. They'll be more willing to make a deal.

Get A Better Rate – Dealership finance departments can mark up your interest rates for their own profit. With a low, preapproved rate from CECU, you know you're getting the best deal.

Save Time – With a loan already secured, you don't have to wait for the dealer's financing department to find a lender. Instead, you'll be out on the road enjoying your new vehicle.

Don't Miss Our Annual Meeting

Friday, April 20
Loose Creek Community Club Building
173 County Road 403, Loose Creek, MO 65054
Doors open at 6 p.m.

Make your reservation, and mark your calendars! The Conservation Employees' Credit Union annual meeting is just around the corner, and we want to see you there.

Visit cecuonline.org to review volunteer candidate information, cast your vote and reserve your seat. Voting and reservations will close on **Friday, April 13.**

We've Got Saving Down To A Science!

CECU Celebrates National Credit Union Youth Month

Scientific studies have shown that humans are hard-wired to want instant gratification over delayed rewards. When it comes to money, that means an impulse buy is far more exciting than investment options. However, the same studies show that visualizing a goal and setting smart financial habits can help young people learn the science of saving.

Get your children into the saving habit by having them cut out pictures of something they'd like to have someday, and post the images where they'll see them often. Then, encourage them to use their Freddie Fox's Funding, Fun In Finances or Teen Titans account to make deposits, earn interest and save for their goals.

During National Credit Union Youth Month, we'll even put science on their side! With every \$5 deposited into one of our youth club accounts during April, club members will receive one prize drawing entry to win \$200!¹ We're also hosting a coloring contest, and awarding \$25 to top participants in each club.² Watch for the coloring sheet to come in your mail, and celebrate National Credit Union Youth Month with a deposit today!



¹Odds of winning depend on the number of entries received. Deposit must be made during April to receive entry. Minimum qualifying deposit is \$5, and members may earn a maximum of one entry per day. Credit union contest is open to all youth club members ages 20 and younger. ²Youth club members ages 20 and younger are eligible to participate. Artwork must be received by April 30 to be eligible for the cash prize. CECU will contact the winners by Monday, May 7. Contact CECU for complete details on all offers.



We Have Farm Equipment Financing

Whether you depend on your farm equipment for a living or a weekend project, Conservation Employees' Credit Union has the loan options you need to cover that tractor, combine, skid steer loader or other farm equipment.

We offer fixed, low rates and flexible terms on new and preowned equipment, so you can purchase the machinery you need to get the work done. Contact our team of experienced loan professionals to learn more about these loan options, or visit cecuonline.org to apply today.

A Card Worth Carrying

Are you a card-carrying member of Conservation Employees' Credit Union, enjoying the perks of cash-back rewards, low rates and more? If not, it's time to apply for a CECU Visa® credit card!

With our credit card, you don't have to worry about paying annual fees, balance-transfer fees or hidden charges. Instead, you'll enjoy low interest rates, easy online and mobile access, and 1% cash back. Plus, when you register your card with UChoose Rewards, you can earn points on qualifying purchases.

Visit our website to learn more about CECU Visa credit cards, and apply for yours today!

Your Card On Your Terms

Control and monitor card usage whenever you want, wherever you are! We partner with CardValet for your credit card and MobiMoney for your debit card.

Download these mobile tools today through your phone's app store!



If Home Is Where Your Heart Is

Your Home Loan Should Be With Us

We know you put a lot of time, energy and love into finding the right property and making it a home for your family. That's why we put time, energy and yes, a bit of love, into helping you finance it.

From fixed- and adjustable-rate mortgage options to first-time homebuyer programs, we have loan solutions that can help you make the most of your money. Plus, with the

federal Home\$tart grant program, you may qualify for \$5,000 in funds that don't require repayment! We even offer home and land equity loans to help you build your dreams, your legacy or your business.

Visit our website, or talk to a member of our loan department to learn more about our mortgage solutions, home equity loans, land loans and special programs.



Spring Brings New Beginnings & Hunting Opportunities

By Carolyn Handtke, Missouri Conservation Heritage Foundation

I remember as a child, one telltale sign that turkey season was near would be the gun-cleaning kit that came out of storage! My dad would sight-in and then meticulously clean and oil his shotguns, checking all their mechanisms and ensuring they were just as prepared as he was for the season. The polished guns would shine with pride, but not as much as that in my dad's eyes (which were about all you could see after the camo came into the picture). I learned at an early age the power of conservation, hunting and having respect and passion for nature.

We would love to talk to you about ways you can invest in your conservation legacy through the foundation, so that all citizens of Missouri can be overtaken by that same sense of pride and joy that my dad had while turkey hunting each spring. Visit our redesigned website at mochf.org for more information on how our foundation is helping meet the financial needs placed on our natural resources here in Missouri, as well as the various ways we could use your help. We would also love to engage and connect with you through Facebook, Twitter and Instagram!



Cash in on the BENefits of membership. 🥰 👍

The BENefits of credit union membership and the reliability of Sprint's network will have you seeing dollar signs. Right now, Conservation Employees' Credit Union members can get a \$100 CASH REWARD for every new line you activate with Sprint®. Plus, get a \$50 loyalty cash reward every year for every line.



GET YOUR BENS!

- **\$100** for every new line you activate with Sprint
- Current Sprint customers **receive a \$50 cash reward** for every line transferred into Sprint's Credit Union Member Cash Rewards.
- A **\$50 loyalty cash reward** every year for every line
- **25% off accessories** in store with Sprint's Credit Union Member Cash Rewards Program

How to get it:

1. Become a Sprint customer, and mention you're a credit union member.
2. Register at lovemycreditunion.org/sprintrewards.
3. Allow six to eight weeks to see cash rewards directly deposited into your credit union account.

Stay connected:

Visit lovemycreditunion.org/ben to learn about the **BENefits you'll enjoy with Sprint's best Credit Union Member Cash Rewards EVER!**



Volunteers Earn Membership



Conservation Employees' Credit Union has always existed to serve current and retired employees of the Missouri Department of Conservation, but did you know that MDC volunteers can also enjoy the benefits of membership? With 50 hours of documented MDC service and an initial deposit of \$25, these dedicated men and women may establish their account and become valued members of our financial community.

If you know qualified volunteers who would benefit from CECU's products and services, tell them about your credit union experience and encourage them to join!

What's Your Email Address?

Conservation Employees' Credit Union often uses email notices to let our members know about special offers, closings, events and more. If we don't have your current email address, you could be missing out! Visit our website to join our mailing list today.

Holiday Closings

Our office will close to observe the following holidays:

Truman Day	Tuesday, May 8
Memorial Day	Monday, May 28
Independence Day	Wednesday, July 4



CECU Is On Facebook

Go to facebook.com/conservationcu, and like us to get the latest updates from your credit union.

Vehicle Loans

Model Year	Approx. Payback Term	Rate
Any Model Year	48 - 72 months	2.50%
Any Model Year	24 months	2.40%

Other Loans

Mortgage	Contact CECU for current rate
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...	2.40%-2.50% APR*
Personal Line Of Credit.....	5.0% APR*

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*APR = Annual Percentage Rate.

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Phone Number.....(573) 522-4000
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ATM/Debit Card Lost/
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Conservation Employees' Credit Union

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