



**Conservation  
Employees'  
Credit Union**

SPRING 2019

# MoneyMatters

## Get a Double Serving of Credit Card Rewards Double Rewards Points at Restaurants Through Aug. 31

We hope you're hungry, because Conservation Employees' Credit Union has a special credit card offer that will make you want to dine out as often as possible.

**Earn two rewards points for every \$1 spent at restaurants through Aug. 31, including bar and grills, fast food and fine dining, when you use your CECU Visa® Cash Back Rewards credit card!\***

In addition to our special offer, you'll enjoy our year-round benefits:

- 1% cash back on all other transactions
- Card Valet protection
- No annual fee
- Plus more!

Current cardholders, simply use your card at restaurants to get this offer – no registration necessary! And if you don't have a CECU Visa Cash Back Rewards credit card, call the credit union at (573) 522-4000, or visit [cecuonline.org](http://cecuonline.org) to apply before our offer ends.

\*Offer valid on purchases made with a Conservation Employees' Credit Union Visa Cash Back Rewards credit card through 8/31/19 at restaurants. Membership eligibility required. Restrictions apply. Contact CECU for complete details.



### Using Your Credit Card May Be Better Than Using Your Debit Card

Credit and debit cards have surpassed cash as the most popular way to pay; and, many people prefer debit cards, because they don't carry the potential for credit card debt. However, there are several reasons to consider making your credit card the primary payment choice in your wallet.

- 1. Debit card use doesn't help your credit score.** Using your credit card regularly is one of the most effective ways to build your credit score, especially if you make payments on time.
- 2. Your debit card doesn't earn you rewards.** Our Visa Cash Back Rewards credit card gives you 1% cash back on all purchases, plus UChoose Rewards points. And just like a debit card, we don't charge an annual fee.
- 3. The debit card dispute process is inconvenient.** Since debit cards are tied to your checking account, you're out that money until your financial institution completes its investigation and finds in your favor.
- 4. Your debit card doesn't include free enhanced purchase protection.** This includes a wide range of services, like damage/theft coverage, extended warranty, vehicle rental insurance, trip cancellation insurance and lost luggage reimbursement.

## Annual Meeting Reminder

**Friday, May 3**  
**Doors open at 6 p.m.**  
**Loose Creek Community Club Building**  
**173 County Road 403, Loose Creek, MO 65054**

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](http://cecuonline.org) to review volunteer candidate information, cast your vote and reserve your seat. Voting and reservations will close on Friday, April 26.

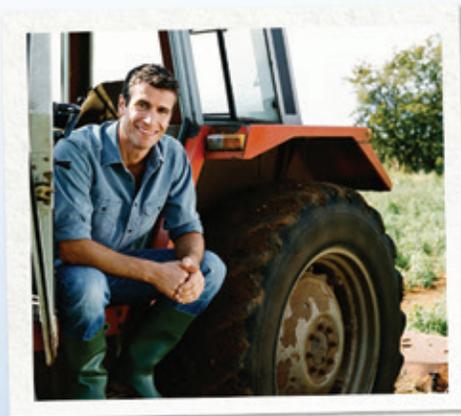
# Picture Your Future During Youth Month

## Picture It! Save for It! Share It!

Your children have limitless potential, and Conservation Employees' Credit Union wants to help them achieve it! By encouraging your kids and teens to express themselves through pictures and sharing their vision for their financial future, we can help them get there.

This April, help us celebrate National Credit Union Youth Month and its theme: The future is yours ... Picture it! Save for it! Share it! **With every \$5 deposited into one of our youth club accounts during April, club members will receive one prize drawing entry to win \$200!<sup>1</sup> We're also hosting a coloring contest and awarding \$25 to top participants in each club.<sup>2</sup> Watch for the coloring sheet to come in your mail, and celebrate National Credit Union Youth Month with a deposit today!**

<sup>1</sup>Odds 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. <sup>2</sup>Youth 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 Tuesday, May 7. Contact CECU for complete details on all offers.



## We Offer Financing to Get You on the Road or In the Field

Whether you need a vehicle to get from Point A to Point B, or equipment to get your goods from farm to market, Conservation Employees' Credit Union has you covered. Plus, our quick turnaround time means you can bring home your purchase as soon as you find it!

| Auto loans                                | Farm equipment loans                      |
|---|---|
| Fixed rates as low as<br><b>2.4% APR*</b> | Fixed rates as low as<br><b>3.5% APR*</b> |
| Terms up to 72 months                     |   |
| Up to 100% financing                      |   |

Get moving, and apply today! Visit [cecuonline.org](http://cecuonline.org), call (573) 522-4000 or toll-free (888) 897-2323, or stop by our office to get started.

\*APR=Annual Percentage Rate. Rates and terms are subject to member eligibility and creditworthiness, and may change without notice. Contact CECU for complete details.

# Take It from Our Members

## We're Here for You Through Thick & Thin

“I have been a proud member of Conservation Employees' Credit Union for nearly two decades now, and not only does the credit union always have highly competitive interest rates, I always get to speak with kind, knowledgeable, helpful and well-spoken representatives. When times got tough at various points in my life, they've bent over backward to lend a helping hand when I needed it the most, whether that was through an unsecured loan to pay down mounting medical bills, deferring the principal on a loan payment so I'd have some breathing room when I was stuck between two residences and paying double bills one month, or even quoting me auto loan rates so I was prepared to negotiate when I went to buy my first, second and third new cars. These are some of the best people I've ever had the pleasure of doing business with, and all you have to do is speak with any one of the team members to realize that they aren't just another lender looking for ways to profit off their customers' needs. They're simply there to lend a helping hand, to be as supportive and informative as humanly possible, and above all else, they obviously put protecting their customers' financial interests as their utmost priority. I'm perpetually grateful to have CECU in my corner, and I look forward to another 20 years of kind, courteous and generous business dealings with them. Thank you, guys, for all that you do!”

– Ben W.

We strive to offer all our members the very best financial products and services, along with personal attention from a friendly, experienced staff. If you've had a great experience with Conservation Employees' Credit Union, post your testimonial on our Facebook page or send us an email.

## Refer Your Family Members & Co-Workers to the Credit Union!

As a member of Conservation Employees' Credit Union, you enjoy great rates, low or no fees and superior service. Why not share the benefits of membership with your loved ones and colleagues?

Who can become a member?

- Immediate family members and organizations of any current CECU member
- All current and retired employees of the Missouri Department of Conservation (MDC)
- MDC volunteers with more than 50 hours of documented service
- MDC Conservation Commissioners
- CECU employees



**GET MORE CASH TO DEPOSIT  
NO STRINGS  
ATTACHED**

Credit union members get \$100 cash for every new line activated with Sprint®. Now on unlimited lines.

Visit [LoveMyCreditUnion.org/Melvin](http://LoveMyCreditUnion.org/Melvin)

LOVE MY CREDIT UNION REWARDS

## Holiday Closings

Our office will close to observe the following holidays:

**Truman Day**  
Wednesday, May 8

**Memorial Day**  
Monday, May 27

**Independence Day**  
Thursday, July 4

# No More Wet Feet for Duck Hunters

Hunters at the Swan Lake National Wildlife Refuge now have six new wooden waterfowl hunting blinds, with three more to be built this year, thanks to the Friends of Swan Lake NWF and a \$7,500 grant provided by the Missouri Conservation Heritage Foundation. These wooden blinds support an enhanced hunting program that was implemented on the refuge in 2015 in accordance with the refuge's Comprehensive Conservation Plan (CCP).

The elevated 6' x 12' wooden hunting blinds have been installed on top of unsatisfactory concrete pits to improve the quality and safety of hunting. The well-drained wooden blinds provide safer footing for hunters. Before the new blinds were constructed, hunters had to stand on muddy concrete floors in the existing pits, which were often covered with water and sometimes ice.

The pit blinds are in the marsh and are subject to flooding. When flood waters receded, the pit blinds had to be pumped and mucked out before use. Due to budget reductions, the manpower was not available to clean the blinds on a timely basis. As a result, the number of the blinds available for use following a flood was limited, reducing hunting opportunity.

The refuge experienced a near-record flood event in mid-October 2018. Staff was apprehensive about possible damage to the recently completed blinds, but fortunately when flood waters receded, the blinds were unscathed. One observer even said the camouflage looked better. Previously, this flooding

event would have delayed the opening of the public hunting program, but not now.



## Money Market

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

## Loans

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

## Visa®

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

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

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

## Board Of Directors

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 Sandy Payne  
 Tamie Yegge

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 Vernon Archer ..... Southwest Region

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



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[cecuonline.org](http://cecuonline.org)



Federally insured by NCUA

