



**Conservation  
Employees'  
Credit Union**

# MoneyMatters

SUMMER 2019

## Whether It's Your Home or Land We're Here to Lend a Hand

If you're in the market for something new or just want to make the most of your current property, Conservation Employees' Credit Union can help with the financing. Check out our current real estate offers!

**10-Year Fixed Mortgage  
Enjoy 3.75% APR<sup>1</sup>**

**Equity Loan  
Receive \$500<sup>2</sup>**

Our staff is always available to help you with any of your home or land lending questions. Contact our loan department at (573) 522-4000 or toll free at (888) 897-2323 for complete details on these offers.



## Last Chance to Get a Double Serving of Rewards Points

**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!\***

Current cardholders, no registration is 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.

\*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.

<sup>1</sup>APR=Annual Percentage Rate. Rates and terms are subject to change without notice. Members may borrow up to 80% of their property value. Offer valid for a limited time only. <sup>2</sup>Complete a new equity loan with a minimum starting balance of \$10,000 to qualify. Members may borrow up to 90% of their property value. Credit can be applied at closing or deposited into CECU account. Offer ends 9/30/19. Member eligibility and creditworthiness required on all offers. NMLS# 446078 and 446079. Contact CECU for complete details.

## Summer Signature Loan Special

If you need help paying for that getaway or supplies for the upcoming school year, apply for Conservation Employees' Credit Union's low-rate, short-term signature loan! Call the credit union at (573) 522-4000, or visit [cecuonline.org](http://cecuonline.org) to get started.

**6.0%  
APR\*  
12 Months**

\*APR=Annual Percentage Rate. Rates and terms are subject to change without notice. Member eligibility and creditworthiness required. Offer ends 9/30/19. Contact CECU for complete details.



# Extraordinary Value. Extraordinary Service Quality.



Benefits Plus® Lets You Do More & Get More – For Less!



From grocery savings to the trip of a lifetime, discover all the value, service, security and savings of Benefits Plus!

- **Travel services** – Receive the lowest rates guaranteed, plus discounts on air travel, car rental, hotel accommodations, cruises, theme parks, train travel and more.
- **Identity theft security center** – Avoid the fastest growing crime in America with fraud alerts, credit reports, lost document recovery and more.
- **Consumer protection services** – Automatic purchase protection and an extended repair warranty are yours on electronics, appliances, jewelry and more.
- **Retail stores and gifts** – Pay discounted pricing at retail outlets, office supply stores and wholesale savings clubs.
- **Dining and entertainment** – With discounts on gift cards, attractions, movies and more, a day out is less expensive than staying in.
- **Health services savings** – Enjoy special pricing on dental, prescriptions, vision and hearing.

**\$2.99**  
a Month

Visit the Resources section of [cecuonline.org](http://cecuonline.org) to learn more and enroll today!

## Take It from Our Members

### Benefits Plus Saves You Money

“ On a recent trip to New Orleans, American Airlines cancelled my return flight home, the day before the annual meeting. So, I called the travel agent at Benefits Plus, and she took care of everything, booked me on a return flight that same day on United Airlines and worked with American Airlines to get me a refund.

Another time, I had to cancel my summer vacation. Thankfully, I took out trip insurance through the insurer Benefits Plus recommended, and I had my airfare reimbursed within a week and received my deposit back from the B&B within three weeks.

My lifetime savings through purchases and cash-back rewards through Benefits Plus is \$633.40! ”

– Kevin Brueseke, CECU President & CEO

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

## Where Will the Next Few Months Take You & Your Family?

# Away on Vacation or Away to School – Take CECU with You

Conservation Employees' Credit Union has one office in Jefferson City, so if we told you that we have the **largest ATM network** and **second-largest branch network** in the U.S., you'd probably think we'd need our heads examined.

We participate in CO-OP, which lets our members visit nearly **30,000 surcharge-free ATMs** and **more than 5,600 branches** across the country – just as if you were at our office!

To find an ATM or branch near where you live, work or play:

- Visit [cecuonline.org](http://cecuonline.org) and scroll to the locator section at the bottom of the page.
- Download the CO-OP Locator app for Android or iPhone.
- Visit [co-opcreditunions.org/locator](http://co-opcreditunions.org/locator).
- Call (888) 748-3266.
- Text the ZIP code to 91989.



## Archery in Schools Provides Fun & Focus

Dakota Ragsdale is proof that anyone can participate in archery. A junior at Miller High School in Miller, Mo., he wasn't supposed to live for more than a few months. He has congenital heart defects and had to use a feeding tube for much of his life due to complications from fetal alcohol syndrome. In order to fulfill a dream, his adopted mother, Carrie, said that he was determined to participate in the archery program that just started at his high school this year. Plus, this was a non-contact sport in which he could participate.

Even though this was Miller High School's first year in the Missouri National Archery in the Schools (MoNASP) program, the team qualified for the state tournament in Branson March 22-24. MoNASP is an affiliate of NASP, which aims at improving educational performance amount students in grades 4 – 12. The archery program helps them learn focus, self-control, discipline, patience and the life lessons required

to be successful in the classroom and in life through the critical thinking skills acquired.

At the 2019 MoNASP State Tournament, the second largest state archery tournament in the nation after Kentucky, there were 3,287 competitors for the bullseye and 3D tournaments with more than 14,500 spectators in attendance. It is sponsored and coordinated by the Missouri Department of Conservation (MDC) and the Missouri Conservation Heritage Foundation (MCHF). In the past, several student archers and teams from Missouri have won the national and world championships.

Please consider donating to the Missouri Conservation Heritage Foundation to allow us to keep supporting this life-changing program.



## Here's Something More to Love:

Get \$100 in Cash Rewards on  
**UNLIMITED Lines**



Credit union members get \$100 per line in cash rewards for every new line activated with Sprint® – and for a limited time, this offer is available on **UNLIMITED** lines. Plus, you'll receive \$100 in loyalty cash rewards every year.

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

1. Add a line to your new or existing Sprint account, and mention you're a credit union member.
2. Register at [lovecmycreditunion.org/paul](http://lovecmycreditunion.org/paul).
3. Cash rewards will be directly deposited into your credit union account within six to eight weeks.

**Already a Sprint customer?** Register now to receive a **\$100 loyalty cash reward** every year starting one year after registration.

Get cash rewards! Take advantage of this limited-time offer today! Visit [lovecmycreditunion.org/paul](http://lovecmycreditunion.org/paul) to learn more.



## Holiday Closings

Our office will close to observe the following holidays:

**Independence Day** Thursday, July 4

**Labor Day** Monday, Sept. 2

**Columbus Day** Monday, Oct. 14

## These Young Members Have an Extra \$1,300 for College

Congratulations to the winners of Conservation Employees' Credit Union's 2019 scholarships!

### High School Division

Cade Beason  
Laiken Cussimano  
Carly Muenks



### College Division

Mariah Gann  
Michayla Strother  
Kaitlin Sulkowski

We wish you and all our young members success with their educational goals! A special thank you goes to the Missouri Conservation Pioneers for its generous donation to our scholarship program.

# Celebrating the Credit Union Difference

In May, 490 Conservation Employees' Credit Union members gathered at the Loose Creek Community Club for our annual meeting.

Our financial cooperative exists to serve you, and we do that best through your participation and support. We thank our members, dedicated staff and especially the volunteers who help us make a difference every day.

#### Board of Directors

- David Urich – Chairman
- Dennis Steward – Vice-Chairman
- Mary Lyon – Secretary/Treasurer
- Dean Harre
- Todd Larivee
- Tim Smith
- Tamie Yegge

#### Supervisory Committee

- Sandy Dorge – Chairwoman
- Lisa Dunham
- Julie Love
- Pam Porting

## Car-Buying Secrets Revealed at May Seminar

Missouri Department of Conservation employees at the Jefferson City office learned the finer details of successful vehicle purchasing and got insider tips on how to negotiate a great deal. If you're interested in having a seminar at your MDC office, please contact us.

**Don't forget – Conservation Employees' Credit Union is the best-kept secret for vehicle financing!**

### 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

David Urich, Chairperson  
Dennis Steward, Vice-Chairperson  
Mary Lyon, Secretary/Treasurer  
Dean Harre  
Todd Larivee  
Tim Smith  
Tamie Yegge

### Field Representatives

Jodi Moulder .....Camdenton  
Brittney Sones.....Central Region  
Connie Ponting .....Chillicothe  
Kathy Hetherington .....Clinton  
Trina Wash.....Kansas City Metro  
Geanna Gettys .....Kansas City Region  
Annabelle Lanham .....Ellington  
Annie Hentschke .....Hannibal

### Supervisory Committee

Sandra Dorge, Chairperson  
Lisa Dunham  
Julie Love  
Pam Porting

Dee Thomas .....Northeast Region  
Christina Wales .....Northwest Region  
Trish Bryan .....Ozark Region  
Judith Bethel .....Powder Valley  
Contact CECU .....Rolla  
Dominique Priester .....Southeast Region  
Terri Diekmann .....St. Louis Region  
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

