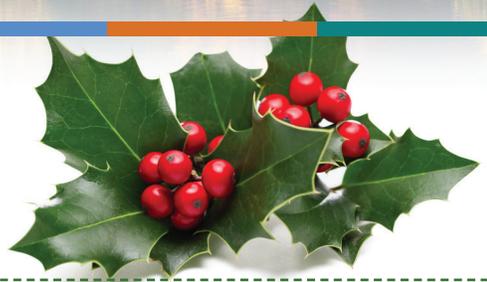


**Conservation
Employees'
Credit Union**

FALL 2018

MoneyMatters

A Present For The Holidays ... CECU's Skip-A-Payment Program



Just like pumpkin spice is back in stores, so is Conservation Employees' Credit Union's Skip-A-Payment program. During November, receive the perfect gift by not making a loan payment.

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 percent 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 at right, 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.*

Yes, I want to participate in CECU's November Skip-A-Payment program. Complete and return this form by Oct. 31, 2018, to skip your November payment(s).

Please debit my (*check one*):

Savings Checking Check enclosed

Date of fee transfer

Loan #

Member's Name

Account #

Co-Owner's Name

Address

City

State

ZIP

Daytime Phone #

Evening Phone #

Member's Signature

Date

Get More For Less

As you do your everyday and holiday shopping, remember to use your Conservation Employees' Credit Union Cash-Back Rewards Visa credit card to receive 1% cash back on all purchases. The card offers a great rate with no monthly, annual or balance transfer fees.

You can also make your life easier by consolidating your high interest debt to our Cash-Back Rewards Visa credit card. Transfer your existing balances with other lenders, and pay no balance transfer fee. You'll also enjoy a rate of 6.0% APR* for 18 months on the transferred balance.

To transfer balances or request a credit increase, call (866) 450-3509. And if you don't have a CECU Cash-Back Rewards Visa credit card, call the credit union at (573) 522-4000 or visit cecuonline.org to apply.

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





Technology Is Changing The Way You Bank

As technology evolves, Conservation Employees' Credit Union continues to embrace the enhancements and improved security that it offers, such as:

- **Virtual Branch**, CECU's online banking service, provides a high level of security by encrypting your information and transactions.
- **CardValet** and **MobiMoney** let CECU members feel more secure with their CECU credit and debit cards. These security tools allow you to monitor card activity, receive purchase alerts and check your balance for free.
- A **mobile banking app** featuring a fingerprint sign-on available on many smartphones. The app also lets you deposit checks with the snap of a picture.
- **Apple Pay** or **Google Pay** let you pay for purchases at select merchants when you add your CECU credit and debit cards to your digital wallet.

Visit cecuonline.org for more information about these free, convenient services and your phone's app store to download the apps.

Explore The Savings With Benefits Plus



Conservation Employees' Credit Union and Benefits Plus® invite you to experience all the privileges of membership. Discover all the value, service, security and savings Benefits Plus® provides including discounts on gift cards, travel, entertainment and retail. You can also earn cash back from major retailers by using the Benefits Plus® shopping portal, plus you can earn 5% cash rebate on travel.

Benefits Plus® can help you do more and get more – for less. For more information about the program or how to apply for membership, visit cecuonline.org/resources/benefits-plus.

Conserve More Money With A CECU Checking Account

Check this out. An August 2018 MoneyRates.com checking account fee survey found that monthly maintenance fees and ATM fees rose to new heights in the last six months. In fact, most people are drastically overpaying for the privilege of having a checking account. But it doesn't have to be this way.

Conservation Employees' Credit Union offers a unique type of checking account that is like other checking accounts at regional banks and nationwide financial institutions but without the fees and additional charges. For example, CECU has:

- No per-check fees.
- No service charges.
- Overdraft protection.
- No minimum balance requirement.

CECU also has free debit cards, free mobile app account access and free online banking. Plus, you can use ATMs within the CO-OP or MoneyPass Network to access your funds without a fee.

While the other financial institutions charge hundreds of dollars a year in fees to access funds, CECU helps members by providing lower fees and convenient services. It's a better way to keep more of your hard-earned money.

For more information about a CECU checking account, stop by our office, or call (573) 522-4000 or toll free at (888) 897-2323.



Celebrate International Credit Union Day

Mark your calendar, and stop by our office on Thursday, Oct. 18 to help us celebrate International Credit Union Day. We're just one of more than 57,000 credit unions around the world that will commemorate International Credit Union Day's platinum anniversary.

From 11 a.m. to 2 p.m., you'll have chances to win cash prizes, plus grab a hot dog and chips for lunch while you bank. Also that day, you can securely dispose of your old confidential papers in our shred bins at no cost.

Celebrate a worldwide movement that's made helping people its No. 1 priority. Whether it's saving for a home, starting a savings account, purchasing a new car or paying for life's unexpected expenses, we continue to help our members work toward and achieve their biggest dreams.



Find. Shop. Save.

Conservation Employees' Credit Union now offers an auto-buying resource and support program that provides a one-stop shopping experience that will put CECU members in the driver's seat.

Browse dealers' inventories online

Search online to compare millions of new, used and certified pre-owned vehicles, and research information and other auto-buying features. You can shop for a vehicle with no haggling.

Apply for a credit union loan

Once you've done the research and found your perfect car, make sure you get pre-approved for an auto loan from CECU. Save on the cost of your vehicle, and get affordable monthly payments with our exclusive, low rates.

Visit our website, and start the search for your next vehicle today.



Protect Yourself From Debt

Whether you're getting a loan to make home improvements or purchasing a vehicle, one of the last things you probably think about is adding debt protection in case of an unexpected illness, injury or death. If one of these life events happens you may not be able to pay your bills, your credit score could be damaged or you may lose prized possessions.

When you add Debt Protection to your loan,* it helps you get relief from the financial burden of delinquency, default or foreclosure if the unexpected happens to you. Debt protection can:

- Cancel or waive your loan payments, up to the contract maximums.
- Protect your credit rating as loan payments are made for you.
- Prevent you from incurring late fees.
- Protect your family from foreclosure or repossession.
- Help lessen worries about the loss of income and the ability to pay other bills.

Debt protection is affordable and is part of your monthly payment. Talk with a CECU loan officer or member service representative for more information about how you can protect your loans.

*Debt protection is available for credit cards, auto loans, personal loans and home equity loans. Your purchase of debt protection is optional. Whether or not you purchase debt protection will not affect your application for credit or the terms of any existing credit agreement you have with the financial institution. There are eligibility requirements, conditions and exclusions that could prevent you from receiving benefits under debt protection. You should carefully read the contract for a full explanation of the terms. Contact CECU for complete details.

Sprint's Best Cash Rewards Offer Ever For CECU Members

Looking for a phone plan that can put a little extra jingle in your pocket this holiday season? CECU members can take advantage of the Sprint® Unlimited Plan and receive amazing cash rewards, such as:

- **\$100** cash reward for **each new line** activated with Sprint.¹
- **\$50** cash reward for **each new line** transferred into Sprint's Credit Union Member Cash Rewards for current Sprint customers.¹
- **\$50** loyalty cash reward **every year** for **each line**.¹
- **25% off accessories** with Sprint's Credit Union Member Cash Rewards program for eligible credit union members.



Plus, you'll have no worries with Sprint's reliability. It now beats T-Mobile and performs within 1% of AT&T and Verizon.²

Cash in on the rewards

- Sign up to become a Sprint customer, and mention that you're a CECU member,
- Register at lovemycreditunion.org/sprintrewards.
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Enjoy all the benefits of credit union membership and receive a great price for fully featured Unlimited. Sign up today.

¹ Certain restrictions apply. ² Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.

Holiday Closings

Our office will close to observe the following holidays:

Columbus Day	Monday, Oct. 8
Veterans Day (observed)	Monday, Nov. 12
Thanksgiving Day	Thursday, Nov. 22
Christmas Eve	Monday, Dec. 24 (close at noon)
Christmas Day	Tuesday, Dec. 25
New Year's Eve	Monday, Dec. 31 (close at noon)
New Year's Day	Tuesday, Jan. 1

Breakfast With Santa

Visit with Santa 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, refreshments and the chance to chat with Santa's elves (our staff). Hope to see you there.

Saturday, Dec. 1
8:30 a.m. – 11:30 a.m.
Credit Union Office





Thanks To Everyone Who Attended Our Car-Buying Seminar

Missouri Department of Conservation employees in the St. Louis area learned the finer details of successful vehicle purchasing and got insider tips on how to negotiate a great deal. Watch our website, social media and this newsletter for information on future seminars!

Money Market

Up to \$9,999.99	0.30% APY ¹
\$10,000 to \$24,999.99	0.40% APY ¹
\$25,000 or more	0.50% APY ¹

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	3.00% APR*
Personal Line Of Credit	5.75% APR*

Visa®

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

Rate	12.0% APR*
Lost/Stolen After Hours	(866) 450-3509
Website	https://onlineaccessplus.com/oa/cecu/
24-Hour Line	(866) 450-3509

¹APY = Annual Percentage Yield.

*APR = Annual Percentage Rate.

All rates and terms are subject to change. Contact CECU for details.

Missouri's First Conservation Bank To Benefit Endangered Bats



Partnering with Burns & McDonnell, the Missouri Conservation Heritage Foundation (MCHF) opened the Chariton Hills Conservation Bank. This is the first conservation bank in Missouri to be approved by the U.S. Fish & Wildlife Service. It's also the first nationwide conservation bank to protect the endangered Indiana bat and northern long-eared bat, which inhabit caves and forests in the eastern and midwestern part of the United States.

Conservation banks are areas of land set aside that permanently protect threatened or endangered species and their habitats. These banks function to offset adverse impacts to these species that occurred in similar, nearby ecosystems. In exchange for permanently protecting the land and managing it for these species, the U.S. Fish & Wildlife Service approves a specified number of habitat or species credits that financial institutions may sell.

"The concentration of Indiana and northern long-eared bats in this tri-state area presents significant opportunities to benefit the species," said Kevin Roper, MCHF Executive Director. "Our board of directors have taken up the challenge and developed a strategy to support endangered species as well as the land bank program."

"We are excited to work with Burns & McDonnell and the U.S. Fish & Wildlife Service to enhance conservation programs in Missouri," said Roper.

Board Of Directors

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 Tim Smith, Secretary/Treasurer
 Dean Harre
 Mary Lyon
 Sandy Payne
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 Annabelle Lanham Ellington
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 Christina Wales Northwest Region
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 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

Our drive-thru now closes at 4:30 p.m. on Fridays.



**Conservation
 Employees'
 Credit Union**

P.O. Box 180
 2915 W. Truman Blvd.
 Jefferson City, MO 65102
cecuonline.org



Federally insured by NCUA

