



**Conservation
Employees'
Credit Union**

FALL 2022

MoneyMatters



Important Notice: Our Contact Information Has Changed

Over the last couple months, Conservation Employees' Credit Union has been working with the Missouri Department of Conservation to separate the credit union's email addresses and direct phone numbers from the Department of Conservation.

- Our **email addresses** will now be formatted as **firstname.lastname@cecuonline.org**. Our general mailbox will change to **cecu@cecuonline.org**.
- Staff's **phone extensions** will no longer work. The new local phone number is (573) 415-2220. Our toll-free number has not, and will not, change: (888) 897-2323.
- Our new **fax number** is (573) 415-2228.
- Please visit our website, **cecuonline.org**, and select the alert banner at the top of the page for a **complete listing** of updated email addresses and phone numbers for staff.

Thank you for updating your records with our current information!

Skip-a-Payment Time Is Here

Our skip-a-payment program is for members who are in good standing and can cover 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.

**Deadline:
Monday
Oct. 31**

Apply today for the skip-a-payment program by:

- Completing the form below and emailing it to **bethany.poe@cecuonline.org** or returning it to the credit union,
- Going to **cecuonline.org** and filling out the online form, or
- Scheduling an appointment 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 Monday, Oct. 31, 2022, to skip your November 2022 payment(s).

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

Please debit my (check one):

- ☐ ACH payment on file ☐ 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 #
Member's signature		Date
Co-borrower's signature		Date



Happy International Credit Union Day!

Every year, Conservation Employees' Credit Union celebrates International Credit Union Day, which is a worldwide recognition of the good that credit unions do across the globe. This year's theme, 'Empower Your Financial Future,' encourages our members and the community to build a better future for themselves financially by harnessing the power of CECU!

Join Us On Friday, Oct. 21
From 11 a.m. To 2 p.m. To Celebrate

FREE
hot dog
lunch

FREE
secure
document
disposal

FREE
giveaways

Help us spread the word to your family and co-workers about the CECU difference. See you on Oct. 21!

Pay for the Holiday Season Your Way

Pick Between More Time
or a Lower Rate

Visa Cash-Back Rewards Credit Card

Enjoy no annual or balance transfer fee, anytime, anywhere access and a low rate. Purchases earn you 1% cash back. On transferred balances, enjoy 6.0% APR for 18 months.*

Holiday Loan

Enjoy 5.0% APR for 12 months! With a fixed rate and short repayment term, you'll have the loan paid off by the next holiday season.

*APR=Annual Percentage Rate. Rates and terms are subject to change without notice and based on member eligibility and creditworthiness. After the promotional period expires, remaining credit card balances will migrate to the standard APR applicable on your account. Holiday loan offer valid 11/1/22-1/31/23. Current CECU loans ineligible for refinance. Contact CECU for complete details.



Here Comes Santa Claus

Saturday, Dec. 3
8:30 a.m. to 11:30 a.m.
CECU office

Join us for this free event to enjoy:

Photo
with Santa

Refreshments

Santa and his elves (the CECU staff) look forward to seeing you!



Did you know we offer a full line of CD, money market and IRA savings options? Be sure to ask us about **rate bump** and **rate matching** offers!

Take Your Cards Digital!

Your CECU credit card *and* debit card are available in Apple Pay® and Google Pay®! To add your cards to your mobile device:

- **Apple Pay**

1. Open the Wallet app on your iPhone, and tap the Add button.
2. Tap Debit Card or Credit Card.
3. Tap Continue.
4. Follow the steps on the screen. Choose Conservation Employees' Credit Union from the list or look using the search bar.
5. Verify your information by calling the number provided; we may ask for additional information before approving your card for use with Apple Pay.

- **Google Pay**

1. Open the Google Pay app on your Android device, and tap the Card button.
2. Swipe right until you find the blank card icon.
3. Tap 'Add a payment method,' then Debit Card or Credit Card.
4. Capture your card information with your device's camera or enter it manually.
5. Review and accept the CECU terms.
6. You may be asked to verify your payment method by choosing a verification option and entering the verification code.

We're still offering **\$200 cash back** when you finance a vehicle with us or bring us your loan from another lender! Visit cecuonline.org, and select What's New on the homepage to get complete details.



Holiday Closings

Our office will close to observe the following holidays:

Columbus Day

Monday, Oct. 10

Veterans Day

Friday, Nov. 11

Thanksgiving

Thursday, Nov. 24

Christmas Day

Monday, Dec. 26 (observed)

New Year's Day

Monday, Jan. 2 (observed)

Tips to Avoid Holiday Scams

- **Practice good cybersecurity hygiene.** Don't click any suspicious links or attachments in emails, on websites or on social media. Be especially wary if a company asks you to update your password or account information.
- **Know who you're buying from.** Check each website's URL to make sure it's legitimate and secure. If you're using an online marketplace or auction website, check their feedback rating.
- **Be careful how you pay.** Never wire money directly to a seller. Avoid paying for items with pre-paid gift cards. Use a credit card when shopping online, and check your statement regularly.
- **Monitor the shipping process.** Always get tracking numbers for items you buy online, so you can make sure they have been shipped and can follow the delivery process.



Advancing the Future of Fisheries, Wetlands & Aquatic Systems

It's no secret all living things depend on clean and sustainable sources of water. We all use it, and we all need it. Water is our most precious natural resource, and humans have the largest impact on aquatic systems.

To advance the wellness of our watersheds improving all quality of life, the Missouri Conservation Heritage Foundation (MCHF), in collaboration with the Missouri Department of Conservation (MDC) and University of Missouri (MU), is **excited to announce the creation of an Institute of Fisheries, Wetlands and Aquatic Systems** within the College of Agriculture, Food and Natural Resources (CAFNR) at MU.

This Institute will **train the next generation** of aquatic systems conservationists, environmental scientists and researchers, and serve as a national center of research, knowledge and best management practices impacting fisheries, wildlife and aquatic systems. The institute is designed to drill down on **issues affecting freshwater ecosystems**, from agriculture to aquifers to streams, lakes and wetlands, and guide development of incentive- and technology-based policies and solutions with minimal regulatory impact. The institute will be national in scope and will include several partners across the country.

Learn more about the Institute of Fisheries, Wetlands, and Aquatic Systems and donate online at mochf.org/aquatic-institute, or contact MCHF Executive Director Tricia Burkhardt at tricia.burkhardt@mdc.mo.gov or (319) 610-5215.



Money Market

Up to \$9,999.99	0.30% APY ¹
\$10,000 to \$24,999.99.....	0.40% APY ¹
\$25,000 to \$74,999.99.....	0.50% APY ¹
\$75,000 to \$99,999.99.....	0.60% APY ¹
\$100,000 or more	0.75% APY ¹

Loans

Vehicle.....	2.5%-4.0% 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	3.75%-4.0% 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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Phone Number (573) 415-2220
Toll Free..... (888) 897-2323
Fax..... (573) 415-2228

ATM/Debit Card Lost/
Stolen After Hours..... (833) 933-1681
Call 24..... (800) 544-0942



**Conservation
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P.O. Box 180
2915 W. Truman Blvd.
Jefferson City, MO 65102

cecuonline.org



Federally insured by NCUA

