

Conservation  
Employees'  
Credit Union

FALL 2024

# MoneyMatters

## Happy International Credit Union Day!

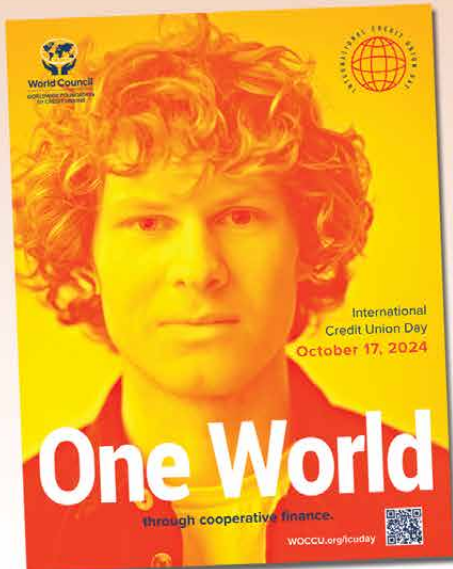
This year's International Credit Union Day theme, 'One World Through Cooperative Finance,' celebrates the local service credit unions provide for more than 403 million members and their communities across the globe, including Conservation Employees' Credit Union.

Be sure to join us **Thursday, Oct. 17, from 11 a.m. to 1:30 p.m.** to celebrate!

FREE  
hot dog  
lunch

FREE  
secure  
document  
disposal

FREE  
giveaways



## Skip your November CECU loan payment

Members with a CECU loan in good standing are eligible to skip their payment in November for just \$25 per loan!\* Apply for our skip-a-payment program by:

Deadline:  
Thursday,  
Oct. 31



- Completing the form below and emailing it to [bethany.poe@cecuonline.org](mailto:bethany.poe@cecuonline.org) or returning it to the credit union,
- or
- Going to [cecuonline.org](http://cecuonline.org) and completing the secure form
- or
- Scheduling an appointment with a loan officer at the credit union.

\*Not valid on mortgages, home equity loans or credit cards. Members 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, 2024**, to skip your **November** payment. Fees will process as designated below.

Please debit the **\$25 fee per loan** from my (check one):

- CECU savings     CECU checking  
 Electronic transfer from another financial institution, or check enclosed

Account/member number

Loan(s) to skip (separate with commas)

Cellphone number

Home phone number

Mailing address

City

State

ZIP

Borrower name and signature

Borrower name and signature

Borrower name and signature

Borrower name and signature

# Our car loan cash-back offer is still going!

If you didn't take advantage of our special offer this summer, there's still time this autumn!

**Get \$200 cash back**  
**when you finance a vehicle with us, or bring us**  
**your auto loan from another lender!\***

And even after this deal ends, our auto loans offer these benefits:

- Competitive, fixed rates
- Optional low-cost loan protection
- Flexible repayment terms
- And more!

We won't be able to keep this going forever! Click, call, or stop by to apply today.

\*Offer valid for a limited time and subject to member eligibility and other factors. A minimum loan amount of \$10,000 is required. Current CECU vehicle loans ineligible for refinance. Member will receive rebate as an account deposit within 10 business days of loan closing. Contact CECU for complete details.



## Open the door to a better home loan

Whether you want to save money on your current home loan or find the home of your dreams, consider our **15-year fixed mortgage**. Just a few things that set us apart from other home lenders are:

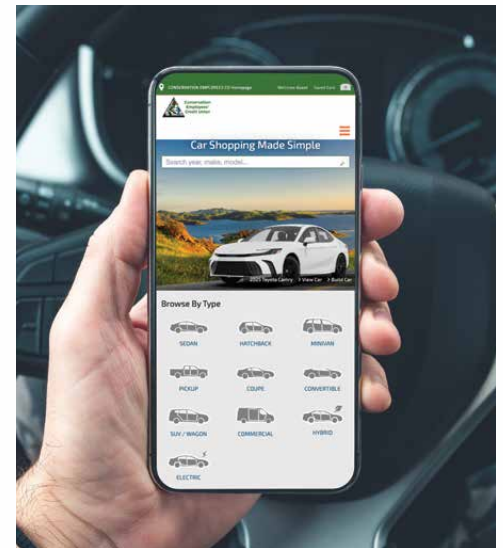
- Low closing costs – we don't charge origination fees or points
- A fixed rate of 6.0% APR for anyone who qualifies\*
- An easy application process
- Online payment options

Unlock the door to something better! Click, call, or stop by to apply today.

\*APR=Annual Percentage Rate. Loans are subject to member eligibility, creditworthiness and other factors. Contact CECU for complete details. Conservation Employees' Credit Union NMLS# 431432.



## Car shopping made simple



We partner with GrooveCar to make shopping for a vehicle easier than ever. GrooveCar gives you resources you won't find elsewhere, with tools to:

- Compare makes, models and rebates
- Locate dealers
- Apply for a CECU vehicle loan
- And more!

Simplify the way you shop for a vehicle. Visit [cecuonline.groovecar.com](http://cecuonline.groovecar.com) to get started today!

## Spread holiday cheer *before* the holidays are here

With a CECU Visa® Rewards credit card, you can make this season of giving your best one yet!

Get rewarded for your holiday spirit with great benefits:

- Enjoy a competitive rate.
- Earn points to redeem for cash back, checkout discounts, gift cards and more.
- Pay no annual or balance transfer fee.
- Manage your account through online banking



Shop now to spread holiday cheer all season long. Click, call, or stop by our office to apply today.

# Johnny Morris Institute cultivates conservation talent through scholarships & internships



The Chip and Teresa McGeehan Career Pathways Program is developing conservation professionals, providing them with real-world field experiences and training to prepare the next generation of conservationists for the workforce by providing internships, cooperative learning opportunities, workshops, scholarships and fellowships.

The career pathways program will play a major role in developing our future conservation professionals. Scholarships and internships are a vital way to encourage and inspire students to prioritize their conservation studies and achieve their career goals, truly preparing them for the next stage in life.

For the 2024 school year, an inaugural undergraduate scholarship and three internships were established. The initial goal is to have six to eight field internships within the Johnny Morris Institute.



**Scholarship winner:** Shaun Ballard

#### **Interns:**

- Mik Kuehnel, Columbia's Agricultural Park: Columbia Center for Urban Agriculture
- Isaiah McKay, MDC Central Regional Office and Conservation Research Center
- Rachel Suttmueller, Roaring River Fish Hatchery and Resource Science Center at MDC



Through the efforts of the Chip and Teresa McGeehan Career Pathways Program, the Johnny Morris Institute will become a national leader in undergraduate education. Being known for turning out the best-trained and most competent students is its goal. Career pathways program students will be prepared to find solutions to our biggest conservation challenges, engage the public we serve and adapt emerging technologies to conservation problems.

## Help us cultivate the future of conservation talent

Join us to continue the momentum and develop a legacy that will strengthen conservation. Learn more at [mochf.org/aquatic-institute](https://mochf.org/aquatic-institute), or contact MCHF Executive Director Tricia Burkhardt at [tricia.burkhardt@mochf.org](mailto:tricia.burkhardt@mochf.org) or 319.610.5215.



**M** Johnny Morris Institute of  
Fisheries, Wetlands & Aquatic Systems  
University of Missouri





## Cheers to 30 years

Our office administration director Kathy Kliethermes is crucial to making sure the credit union and all our departments are running as efficiently as they can. Congratulations on 30 years of service. Be sure to give your best wishes to Kathy the next time you see her!

### Money Market

Up to \$9,999.99 .....	0.30% APY <sup>1</sup>
\$10,000 to \$24,999.99.....	0.50% APY <sup>1</sup>
\$25,000 to \$74,999.99.....	0.70% APY <sup>1</sup>
\$75,000 to \$99,999.99.....	0.85% APY <sup>1</sup>
\$100,000 to \$249,999.....	1.00% APY <sup>1</sup>
\$250,000 to \$499,999.....	2.15% APY <sup>1</sup>
\$500,000 or more .....	2.70% APY <sup>1</sup>

### Loans

Vehicle.....	6.00%-7.50% 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 .....	8.0%-12.99% APR <sup>2</sup>
Other Collateral .....	8.0% APR <sup>2</sup>
Student Loans .....	4.0%-6.5% APR <sup>2</sup>
Farm/Industrial Equipment .....	7.25%-7.50% APR <sup>2</sup>
Personal Line of Credit .....	9.50% APR <sup>2</sup>

### Visa®

- Cash back rewards and more
  - 25-day grace period • No annual fee
- Rate..... 14.49% 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.

## Holiday closings

Our office will close to observe the following holidays:

<b>Columbus Day</b>	Monday, Oct. 14		
<b>Veterans Day</b>	Monday, Nov. 11		
<b>Thanksgiving</b>	Thursday, Nov. 28		
<b>Christmas Eve</b>	Tuesday, Dec. 24 (close at noon)	<b>New Year's Eve</b>	Tuesday, Dec. 31 (close at noon)
<b>Christmas Day</b>	Wednesday, Dec. 25	<b>New Year's Day</b>	Wednesday, Jan. 1



## Be aware of caller ID spoofing

Spoofing is when a caller deliberately falsifies the information transmitted to your caller ID display to disguise their identity. Spoofing is often used as part of an attempt to trick someone into giving away valuable personal information so it can be used in fraudulent activity or sold illegally.

- Never give out personal information such as account numbers, Social Security numbers, mother's maiden names, passwords or other identifying information in response to unexpected calls or if you are at all suspicious.
- If you get an inquiry from someone who says they represent a company or a government agency, hang up and call the phone number on your account statement or on the company's or government agency's website to verify the authenticity of the request.
- Don't answer calls from unknown numbers.
- If you answer the phone and the caller – or a recording – asks you to hit a button to stop getting the calls, you should just hang up.
- Do not respond to any questions, especially those that can be answered with “yes” or “no”.

Source: fcc.gov

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 Dominique Priester ..... Southeast Region  
 Alanna Doll ..... St. Louis Region  
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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.....(833) 570-8693



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 Credit Union**

P.O. Box 180  
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 Jefferson City, MO 65102

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



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