



FALL 2025

Conservation
Employees'
Credit Union

MoneyMatters

Happy International Credit Union Day!

Join us on Thursday, Oct. 16, from
11 a.m. to 1:30 p.m. to celebrate!

FREE
secure
document
disposal

FREE
hot dog
lunch

FREE
giveaways

This year's International Credit Union Day theme, 'Cooperation for a Prosperous World,' celebrates a global movement where cooperation drives progress, and prosperity is something we build together, including at Conservation Employees' Credit Union.



COOPERATION
FOR A PROSPEROUS
WORLD

Skip your November CECU loan payment

Members with a CECU loan in good standing can skip their November payment for just \$25 per loan!*

Deadline:
Friday,
Oct. 31

Apply for our 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 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, 2025**, to skip your **November** payment. Fees will process from your **CECU account**, 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

Brighten the holidays with help from CECU

From gifts and gatherings to travel and traditions, holiday expenses can add up quickly. A CECU **holiday loan** gives you the extra funds you need, without the stress. Keep your holidays bright and your budget on track. Click, call or stop by to apply today!

*APR=Annual Percentage Rate. Rates and terms are subject to change without notice and based on member eligibility, creditworthiness and other factors. Offer valid 11/1/25-1/31/26. Current CECU loans are ineligible for refinance. Contact CECU for complete details.

7.0%
APR
for 12 months



MEMBER'S CHOICE™

Borrow Security: Your safeguard against the unexpected

Do everything you can to take care of the ones you love

Your family means everything to you. And if the unexpected happens, you don't want an emotionally trying situation to be compounded by financial worry. That's why there's **Debt Protection**, which may cancel your loan balance or payments in case of:

- Involuntary unemployment
- Disability
- Death

For additional protections, **Life Plus** can extend your Debt Protection to address a wide range of circumstances, giving you the reassurance of knowing you've taken steps to help secure your finances.

- Accidental dismemberment
- Terminal illness
- Hospitalization or family medical leave
- Death of a nonprotected dependant

Things to know:

- **It's easy:** Simple to apply for, and takes effect immediately
- **It's budget-friendly:** Comfortably fits into your monthly payment
- **It puts you at ease:** Rest easy, knowing you're taken care of in so many problem situations.

Take an important step toward financial security! Ask us about Debt Protection with Life Plus today.

Make every purchase merrier

This season of giving can be your best one yet with a CECU **Visa® Rewards credit card!** Enjoy the holidays, and earn rewards along the way with these great benefits:

- Earn points toward cash back, gift cards and more.
- Pay no annual fee.
- Access through online banking and the mobile app.

Apply today, and make every purchase merrier all season long. Click, call, or stop by our office to apply today.



Keep your property protected

Your home is one of your biggest investments, don't let title fraud put it at risk. Title fraud, also known as deed theft, occurs when someone uses falsified documents or fake identification to transfer ownership of your property without your knowledge. Fraudsters may then try to take out loans against your home, leaving you vulnerable to eviction or foreclosure. Here are a few ways to stay protected:

- Sign up for property document fraud alerts if offered by your county government.
- Monitor your property and tax records regularly.
- Store important ownership documents in a safe place.
- When purchasing a home, consider title insurance for added protection.

Taking these steps now can ensure your property and peace of mind stay secure.

Source: National Association of Realtors



An abode of love and nature

Years of hard work, commitment and a deep shared love for Missouri's natural resources, wildlife and environments are preserving a bountiful 78-acre parcel of land as a welcome and thriving haven for wildlife for generations to come. This has been the mission of an anonymous couple from southeast Missouri.



This couple has entered into an agreement with the Missouri Conservation Heritage Foundation (MCHF) to establish a life estate on their property called **Shalimar**, derived from the Persian word meaning "an abode of love." Shalimar is partly wooded, with a small pond, two creeks (one year-round and the other seasonal), a spring and rolling hills. To ensure Shalimar's long-term protection and use for pollinator and other wildlife habitat research, the couple has also established a Shalimar endowment fund.

In this instance, a life estate allows the couple to continue living in their home and using the land as they had. The couple also donated a larger portion of their property, which allows MCHF to begin working on habitat management. This will allow them to see the work MCHF and its partners are doing now instead of missing out on the progress after they have passed. The donation also provides the couple with a tax deduction, but the real win for the couple is that the land will be a legacy of conservation for future generations.

Ways to make a lasting contribution to conservation

Explore your options below, talk with your financial advisor, and give us a call.

- **Gifts for the future:** Life insurance, wills or trusts, retirement plans or donor-advised funds
- **Gifts of assets:** Cash, real estate, IRAs, stocks/bonds or life estate

If you have questions or would like to learn more, please contact Tricia Burkhardt, tricia.burkhardt@mochf.org or 319-610-5215. We look forward to helping you customize and simplify your charitable giving!



Congratulations, Ronda!

LePage will serve as CECU's next president

Ronda LePage, Conservation Employees' Credit Union's current vice president of lending, will step into the president's shoes before the end of the year, when outgoing president Kevin Brueseke retires.

"I was very happy to hear Ronda was chosen as the next president of CECU. She has been a tremendous asset and a key contributor to the successes we've achieved," says Brueseke. "I know she genuinely cares about our membership, and her deep understanding of the credit union's mission and operations will make the transition much smoother for both employees and members."

Ronda has been with the credit union since 2007, when she started as a loan officer. Eighteen years later, she still admires CECU's mission and the work we do for our members. "I look forward to using my experiences to better serve our members and contribute to CECU's ongoing success," LePage says. "I am beyond grateful to be a part of such a fantastic organization, and I am looking forward to this new opportunity."

We wish the best of luck to Ronda in her new role!



Holiday closings

Our office will close to observe the following holidays:

Columbus Day	Monday, Oct. 13
Veterans Day	Tuesday, Nov. 11
Thanksgiving	Thursday, Nov. 28
Christmas Eve	Wednesday, Dec. 24 (close at noon)
Christmas Day	Thursday, Dec. 25
New Year's Eve	Wednesday, Dec. 31 (close at noon)
New Year's Day	Thursday, Jan. 1

Money Market

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

Loans

Vehicle.....	4.75%-6.25% 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	8.0%-12.99% APR ²
Other Collateral	8.0% APR ²
Student Loans	4.0%-6.5% APR ²
Farm/Industrial Equipment	6.0%-6.25% APR ²
Personal Line of Credit	8.5% APR ²

Visa®

- Cash back rewards and more
 - 25-day grace period • No annual fee
- Rate..... 14.49% APR²
- 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..... 888-297-3416
Call 24..... 800-544-0942



**Conservation
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cecuonline.org



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