FALL 2026

Conservation Employees' Credit Union

MoneyMatters

Celebrate International Credit Union Day with us!

This year's International Credit Union Day theme, 'Cooperative finance: A steady signal in a noisy world,' celebrates the dependable difference credit unions, including Conservation Employees' Credit Union, have in remaining clear, consistent and grounded in community.

Join us on Wednesday, Oct. 14, from 11 a.m. to 1 p.m. to celebrate!

FREE hot dog lunch

FREE secure document disposal

FREE giveaways

Stop by, enjoy the festivities, and celebrate the credit union difference with us!

Holiday closings

Columbus Day	Monday, Oct. 12
Veterans Day	Wednesday, Nov. 11
Thanksgiving	Thursday, Nov. 26
	Friday, Nov. 27
Christmas Eve	Thursday, Dec. 24 (close at noon)
Christmas Day	Friday, Dec. 25
New Year's Eve	Thursday, Dec. 31 (close at noon)
New Year's Day	Friday, Jan. 1

Skip your November CECU loan payment

Deadline: Friday, Oct. 30

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

- Completing the form below and emailing it to cecu@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 up to two monthly payments, at the discretion of CECU, 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. 30, 2026**, 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

Make the holidays a little easier

The holidays should be about enjoying the season, not worrying about how to cover every expense. A CECU **holiday loan** can help you manage seasonal spending with simple, affordable financing. Give your budget some extra breathing room this holiday season. 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 11/1/26-1/31/27. Current CECU loans are ineligible for refinance. Contact CECU for complete details.

Don't let a free trial cost you

Free trials and subscription offers can be convenient, but they can also lead to unexpected charges. Some companies automatically enroll you in a paid subscription when the trial ends, make cancellation difficult, or continue charging after you thought you canceled. Scammers may also send fake subscription or renewal notices to steal your payment information. Before signing up, take a few steps to protect yourself:

- **Read the terms.** Know when the trial ends, how much you'll be charged and whether the subscription renews automatically.
- **Research the company.** Look for reviews, complaints or scam reports before providing your payment information.
- **Know how to cancel.** Review the cancellation process, and make note of the deadline to avoid being charged.
- **Check your statements.** Watch for recurring on unfamiliar charges, and act quickly if you spot something you don't recognize.

A little caution before you sign up can help avoid unwanted charges and keep your financial information secure. If you notice unauthorized activity on your CECU account, contact us right away.

Source: Federal Trade Commission

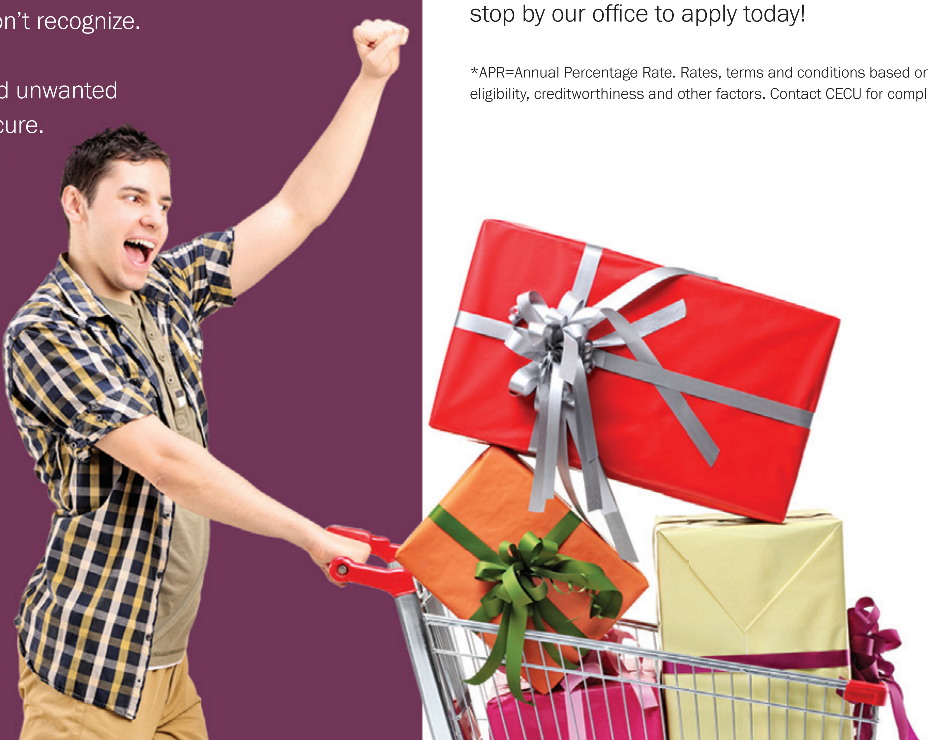
Holiday shopping with added rewards

As you're checking names off your holiday shopping list, reach for your CECU **Visa® Rewards credit card**, and earn rewards on the purchases you're already making!

- Earn points toward cash back, gift cards and more.
- Pay no annual fee.
- Enjoy a 14.49% APR.*

If you don't have our Visa credit card, click, call, or stop by our office to apply today!

*APR=Annual Percentage Rate. Rates, terms and conditions based on member eligibility, creditworthiness and other factors. Contact CECU for complete details.



Turning Missouri's harvest into hope

CECU is proud to support Share the Harvest

For more than 30 years, Missouri hunters have turned successful hunts into nutritious meals for families across our state through Share the Harvest. With more than 800,000 Missourians experiencing food insecurity last year, the need has never been greater.

The program's goal is to fund 10,000 donated deer each year. At an estimated 40 meals per deer, that's roughly 400,000 meals of locally sourced, high-quality protein for families who may otherwise struggle to put enough food on the table. Changes this year include an increased reimbursement for the meat processors who make the program possible.

Four partners, one mission

Share the Harvest connects hunters with processors, food banks and communities statewide through four partners:

- Missouri Department of Conservation
- Conservation Federation of Missouri
- Feeding Missouri, representing the state's six regional food banks
- Missouri Association of Meat Processors

Conservation Employees' Credit Union is proud to support Share the Harvest as a program sponsor. CECU's contribution will help expand the program, serve more Missourians in need and build a stronger network of hunters, processors, food pantries and community partners.

"Share the Harvest is one of the best examples of Missourians helping Missourians. Hunters share their harvest, conservation partners and participating processors make it possible, and organizations like CECU help us get nutritious venison to families who need it. On behalf of the Share the Harvest program, we're grateful for CECU's support and proud to have them join us in this important effort." — Jason Sumners, Missouri Department of Conservation Director and CECU member.

One successful hunt can make a difference for many families in need. Learn more at confedmo.org/share-the-harvest. For questions about donations, sponsorships or getting involved, contact Micaela Haymaker at mhaymaker@confedmo.org or 573-634-2322.

From the other side of the counter: Why I choose a credit union

By Michael Boyce, a former banker turned Vice President of Lending at Conservation Employees' Credit Union

For almost two decades, I worked in banking. Today, I work for you, our members. One question I hear often is, **"What's really the difference between a bank and a credit union?"**

It comes down to who benefits when the institution succeeds. Banks are generally designed to generate profits for their owners and shareholders. Credit unions are member-owned, not-for-profit cooperatives. That doesn't mean we don't earn money — we do. The difference is where those earnings go.

At a credit union, earnings can be used to strengthen the organization and provide value back to members through competitive savings rates, potentially lower loan rates and fewer or lower fees.

Don't just look at the sign on the building. Look at the numbers:

- **Savings:** A competitive dividend or interest rate can help your money grow faster.
- **Loans:** A lower rate can potentially save you hundreds, or even thousands, over the life of the loan.
- **Fees:** CECU charges no origination fees on any loan product we offer — a significant savings on our in-house real estate loans.

Every institution is different, and you should compare your options. Take a fresh look at what you could save or earn with your CECU membership! Click, call, or stop by our office to get started.

Money Market

Up to $9,999.99	0.50% 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	4.5%-6.0% 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	8.0%-12.99% APR[2]
Other Collateral	8.0% APR[2]
Student Loans	4.0%-6.5% APR[2]
Farm/Industrial Equipment	5.75%-6.0% APR[2]
Personal Line of Credit	7.75% APR[2]

Visa®

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

Rate	14.49% APR[2]
Lost/Stolen, 24-Hour Contact	866-450-3509

[1]APY = Annual Percentage Yield. [2]APR = Annual Percentage Rate. All rates and terms are subject to change. Contact CECU for details.

Text Number	573-227-6339
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	833-570-8693
Email	cecu@cecuonline.org

Conservation Employees' Credit Union

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cecuonline.org