



**Conservation
Employees'
Credit Union**

Money Matters

We'll Celebrate the CECU Difference the Entire Week

Oct.
13-16

Each year, we celebrate International Credit Union Day to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but we stayed true to our cooperative principles and stepped up during this time of economic uncertainty.

This year's theme "Inspiring hope for a global community" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.

Instead of celebrating for one day, we're extending the celebration for the whole week! Please join us for:

- **Secure document disposal:** Bins for paper shredding will be available.
- **Giveaways:** Choose between a pizza cutter or ice cream scoop. Don't worry about missing out, MDC field offices! We're sending some your way to show our appreciation for all the support we receive statewide.
- **Refreshments:** We'll have sealed snacks and drinks available.



Don't Dash Through the Snow ... Skip Through the Season with Skip-a-Payment

Conservation Employees'
Credit Union's Skip-a-Payment
program is here again!

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% 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 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 details.

Complete and return this form by Oct. 30, 2020, to skip your November payment(s).

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

Please debit my (check one):

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

COMING SOON ...

There's a Fast, Safe & Easy Way to Send Money to People You Know



Zelle® Is Coming in Late October!

If you like Popmoney®, you'll love *Zelle* – which will be free through the CECU mobile app. You can easily send money to friends, family and others you trust.¹ It's a fast, safe and easy way to send and receive money, split the cost of a bill or pay back your roommate for your share of the rent.

It's safe – Access *Zelle* for free from your online banking account or mobile app

It's fast – Delivery is typically within minutes between enrolled users²

It's useful – Send money to nearly anyone that you know and trust¹

It's easy – No need to reenter your information, it is all there

Enrolling with *Zelle* is easy.

Log into your online account and get started.

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zelle

THIS IS HOW MONEY MOVES™



We Can Help with Holiday Expenses

No matter how the holiday season may look this winter, Conservation Employees' Credit Union is here to help. Our holiday loan can get you the money you need to pay for travel, gifts, taxes or any big year-end expense!

Help for the season is here! Contact us today to apply.

*APR=Annual Percentage Rate. Rates and terms are subject to change without notice. Membership eligibility and creditworthiness required. Offer valid 11/2/20 – 1/29/21 for new money only. Contact CECU for details.

Don't forget about our Visa Cash Back Rewards credit card when buying gifts this year. You'll get 1% cash back on purchases, so it's a gift for them *and* you!

Three Car-Buying Lessons Straight from The Dealership



1. Dealerships make most of their money on finance and insurance, so secure financing before heading to the dealer. Conservation Employees' Credit Union offers loan preapproval, so you'll be able to shop with a number in mind.
2. Because of the depreciation and expense that come with new cars, used cars tend to be the better deal. If you want a used car that's been well-maintained and still in excellent shape, you should look at cars that were formerly leased.
3. Negotiate more than the car's price. Almost every part of the car purchase is up for negotiation: Trade-in value, protection, maintenance and more. Check with CECU before purchasing any add-on items from the dealership. We offer options that could save you money and provide a better alternative. Source: BusinessInsider.com

We make car shopping simple! Visit cecuonline.org, and enter your parameters in the Find Your Next Car section of our homepage. You can also visit our Car Buying portal in the Resources section, if you have a vehicle type in mind for purchase. You can review free CARFAX reports, compare vehicles and more!

Planning for the Future of Conservation

At Bruce and Jan Sassmann's 125-acre Prairie Star Restoration Farm, time seems to slow down as nature takes over. Birds, wildlife and native plants flourish. Replicas of Henry David Thoreau's cabin and Aldo Leopold's Sand County shack offer guests a unique experience to connect with the outdoors. A special campsite was created to honor John Muir. Throughout the farm, visitors can feel the influence from these three conservationists who helped develop modern conservation theory and practice.

Tirelessly promoting nature, they want to share their restoration work, ensuring that future generations benefit. They hope to inspire others to learn more about the natural world and take an interest in its ethical management and use. They have taken steps to ensure this happens by including the Missouri Conservation Heritage Foundation (MCHF) in their estate.



Preserving and Protecting

MCHF has enriched the quality of life for people like the Sassmanns since 1997 as the nonprofit support organization for the Missouri Department of Conservation. As a result, many friends and donors want to help expand MCHF's distinction by providing additional financial support. One of the most effective ways to do this is through planned giving – the process of leaving a legacy gift in your estate or through a life-income gift. Starting in 2020, people who choose to include MCHF in their estate plans automatically become members of the MCHF Distinguished Conservation Legacy Society and are invited as guests to the National Lewis and Clark Conservation Awards celebration.



Let Us Know

The options for making a planned gift are almost endless and can be the most significant contribution a person makes in a lifetime. It's the ultimate opportunity to create a conservation legacy with the Missouri Conservation Heritage Foundation. To discuss making a planned gift, contact Kevin Roper at (901) 412-3818, kevin.roper@mdc.mo.gov or send a letter to P.O. Box 366, Jefferson City, MO 65102.



Still Here for You

Conservation Employees' Credit Union is open to serve our members. You can learn about how we're keeping members and staff safe during this time on our website, cecuonline.org.

Here are a few other things to note:

- If you don't feel comfortable visiting the branch during this time, each of our staff is available to meet with you virtually. To schedule your appointment, simply call (573) 522-4000 or (888) 897-2323 or email cecu@mdc.mo.gov.
- Our certified financial planner and public accountant, Roger Luebbert of CECU Wealth Management, is taking appointments virtually. To schedule your appointment, simply call (573) 522-4000 or (888) 897-2323 or email cecu@mdc.mo.gov.
- Just like we're keeping our staff and members safe, Santa Claus has to keep Mrs. Claus and the elves safe, too! This year, he won't be able to travel from the North Pole and have breakfast with members. While we'll miss this holiday tradition, we hope we can resume it next year!

Thank You for Your Dedicated Service

It's safe to say 2020 hasn't turned out like anyone expected, but at Conservation Employees' Credit Union, we have many reasons to celebrate this year!



Happy 30th Anniversary

Our Vice President of Operations, Cathy Adams, has been with the credit union since August 1990!

Long-time employees, like these women, are part of what makes us great. We wouldn't be able to offer the superior member experience we provide without them!

Happy 20th Anniversary

Member Service Representative Lisa Woodland, Card Service Coordinator Dawn Ellis and Loan Processor Carol Kimball have all been with the credit union for two decades!



Holiday Closings

Our office will close to observe the following holidays:

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

Money Market

Up to \$9,999.99	0.30% APY ¹
\$10,000 to \$24,999.99	0.45% APY ¹
\$25,000 to \$74,999.99	0.60% APY ¹
\$75,000 to \$99,999.99	0.75% APY ¹
\$100,000 or more	1.05% APY ¹

Loans

Vehicle	2.4%-3.25% 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	6.0%-12.00% APR ²
Other Collateral	8.0% APR ²
Student Loans	3.5%-6.0% APR ²
Farm/Industrial Equipment	3.50%-3.75% APR ²
Personal Line of Credit	4.25% APR ²

Visa®

- Cash back rewards and more
 - 25-day grace period • No annual fee
- Rate..... 12.0% 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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Dennis Steward – Vice-Chairman
Tamie Yegge – Secretary/Treasurer
Heather Green
Todd Larivee
Mary Lyon
Richard Wehnes

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Angela Chapman.....Chillicothe
Kathy Hetherington.....Clinton
Trina Wash.....Kansas City Metro
Geanna Gettys.....Kansas City Region
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Trish Bryan.....Ozark Region
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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



**Conservation
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Federally insured by NCUA

