



**Conservation
Employees'
Credit Union**

FALL 2021

Money Matters

Our Limited Time Offer Will Blow You Away

Get a 1% Rebate on Our Collateral Loans*

Conservation Employees' Credit Union has a special offer on our collateral loans: new or used vehicle, boat, motorcycle, ATV, recreational vehicle, trailer or farm/industrial equipment:

**Receive a
1% rebate
when you finance
new collateral or
bring us your
collateral-secured
loan from another
lender!***

In addition to our limited time offer, all our loans come with these great features:

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

This offer will soon be gone with the wind. Contact us today to apply!

Up to
\$200*



*Offer valid for a limited time and subject to member eligibility and other factors. Offer not valid on current CECU loans or real estate loans. Member will receive rebate as an account deposit within 10 business days of loan closing. Contact CECU for complete details.

Help Us Celebrate International Credit Union Day

We celebrate International Credit Union Day every year, and this year's theme, "Building financial health for a brighter tomorrow," reflects the way credit unions contribute to a brighter future by working to improve members' financial well-being. Please join us on Oct. 22 for:

FREE hot dog lunch

We'll serve lunch with chips and a drink.

FREE secure document disposal

We'll have bins for paper shredding.

FREE giveaways

We can't have you leaving ICU Day empty-handed!

**Friday, Oct. 22
11 a.m. to 2 p.m.**



We know CECU wouldn't exist without the support of our members. We look forward to celebrating the credit union difference with you!

Skip Through the Season with Skip-A-Payment

Complete and return this form by Friday, Oct. 29, 2021, to skip your November 2021 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	

**Deadline:
Friday
Oct. 29**



Our 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.
- Going to cecuonline.org and filling out the online form.
- 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.

Our Holiday Loan Should Be at the Top of Your List

In addition to the holidays being the most wonderful time of the year, it can also feel like the most expensive time of the year. With gift shopping, travel and other big year-end expenses, it's easy to overwhelm your budget.

Conservation Employees' Credit Union is here to help with our low-rate holiday loan! This option features fixed payments, plus you'll have the loan paid off in just one year.



We can help with your holiday hustle and bustle! Contact us today to apply.

*APR=Annual Percentage Rate. Rates and terms are subject to change without notice and based on member eligibility and creditworthiness. Offer valid 11/1/21-1/31/22. Current CECU loans are ineligible for refinance. Contact CECU for complete details.

Santa Claus Is Comin' to CECU

**Saturday, Dec. 4
8:30 a.m. – 11:30 a.m.
CECU office**

After a year away from the credit union, Santa is excited to come back and see our members! Join us for this festive and free event, which includes a photo with Santa himself and refreshments. Santa and CECU staff hope to see you there!



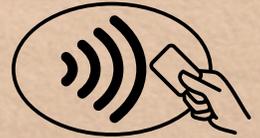
Pay the Mobile Way

Conservation Employees' Credit Union can help you take your wallet digital! We offer secure, easy ways to pay for the things you need – whether it's at the checkout or to another person.

- **Apple Pay and Google Pay:** Add your CECU credit and debit cards to the Wallet app on your iPhone or Google Pay app on your Android device. You're all set to pay anywhere contactless payments are accepted.
- **Zelle:** Located within your CECU mobile banking app, you can send and request money to and from friends and family. All you need is their cellphone number or email address.

Contactless payment services are here! Visit cecuonline.org, and click on Services to learn more and get started.

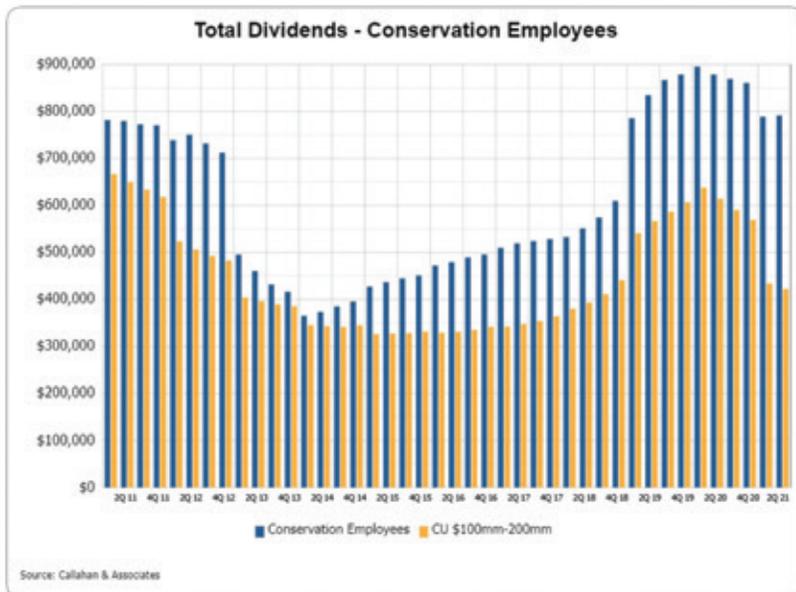
CECU debit cardholders: When your debit card expires, we'll issue you a contactless chip card featuring Tap to Pay. This will allow you to tap your debit card over a contactless-enabled payment terminal at checkout. Like the digital wallet options we featured above, your transaction will be secure, convenient and touch-free.



The Numbers Don't Lie

We Offer Better Rates with Fewer Restrictions

Through June 2021, and going all the way back 10 years, Conservation Employees' Credit Union has consistently paid higher dividends on our deposit accounts than other credit unions of our same size! When you see a 'too-good-to-be-true' rate from a nationwide bank or online financial institution, always be sure to read the fine print. Many times, you'll be required to deposit large sums of money or take out a loan or line of credit. That's never the case with your credit union!



We Appreciate Your Patience!

In September, we upgraded our credit card program in order to serve our members better. We worked hard to minimize disruption to your account access and financial business. We can't wait to share the new benefits with you!



Holiday Closings

Our office will close to observe the following holidays:

Columbus Day	Monday, Oct. 11
Veterans Day	Thursday, Nov. 11
Thanksgiving	Thursday, Nov. 25
Christmas Eve	Friday, Dec. 24
New Year's Eve	Friday, Dec. 31

Sponsor an Ozark Chinquapin Tree



The Missouri Conservation Heritage Foundation partners with the Ozark Chinquapin Foundation (OCF) to help restore the Ozark Chinquapin, sometimes called the Ozark chestnut, back to its historic native range. Decimated by the chestnut blight in the mid-1900s, any viable trees were thought to be long gone until OCF founding president Steve Bost and others found 45 large trees in Missouri and Arkansas. OCF is attempting to establish a viable seed base through research and the manual cross-pollination of surviving trees. Their goal is to develop a 100% pure Ozark Chinquapin that is blight resistant, and distribute those seeds to those interested in helping.

Why sponsor an Ozark Chinquapin tree?

The Ozark Chinquapin tree was the most important tree in our forest, producing crops of high protein nuts every year without fail. Restoring this endangered species back to our forests will have a significant impact on wildlife populations. We can proudly leave this legacy for wildlife and our children to inherit.

How important was the Ozark Chinquapin tree?

“The Ozark Chinquapin nuts were delicious, and we waited for them to fall like you would wait on a crop of corn to ripen ... they were that important. Up on the hilltops, the nuts were so plentiful that we scooped them up with flat blade shovels and loaded them into the wagons to be used as livestock feed, to eat for ourselves and to sell. Deer, bears, turkeys, squirrels and a variety of other wildlife fattened up on the sweet crop of nuts that fell every year without fail.” – Hearold Adams, 99-year-old Missouri outdoorsman describing the trees before the chestnut blight reached Missouri.



Consider sponsoring an Ozark Chinquapin tree with a one-time or monthly recurring donation to support these trees year-round. Donate at mochf.org/sponsor-an-ozark-chinquapin-tree/.

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	2.25%-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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- Heather Green
- Todd Larivee
- Richard Wehnes

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- Angela Chapman.....Chillicothe
- Kathy Hetherington.....Clinton
- Trina Wash.....Kansas City Metro
- Geanna Gettys.....Kansas City Region
- Annabelle Lanham.....Ellington
- Annie Hentschke.....Hannibal

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- Trish Bryan.....Ozark Region
- Judith Bethel.....Powder Valley
- Dominique Priester.....Southeast Region
- 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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P.O. Box 180
 2915 W. Truman Blvd.
 Jefferson City, MO 65102

cecuonline.org



Federally insured by NCUA

