



**Conservation
Employees'
Credit Union**

SPRING 2021

Money Matters

Let the Good Times Roll

Get on the Road to Fun with Our Loan Special

**90 Days
Until Your
First
Payment¹**

The days of spring are always welcome as we put away our coats and spend more time enjoying the sunshine and warmer weather. This year, it's even more true than ever before! **Many of us are ready to hit the highway, rev the engine or relax on the water.** If this sounds like you, then check out our recreational vehicle loan special!

**Make no payments for 90 days
when you finance your recreational loan with us,
or bring us your loan from another lender.¹**

Conservation Employees' Credit Union makes it easy to finance that motorcycle, boat, RV, ATV or trailer:

- Competitive rates as low as 2.40% APR²
- Flexible repayment terms
- Optional low-cost loan protection
- And much more!

We can help you let the good times roll – contact us today to get started.

¹Offer valid 4/1/21-7/31/21. Interest will continue to accrue during the deferral period. Offer not valid on current CECU loans.
²APR=Annual Percentage Rate. Rates and terms are subject to change and member eligibility. Contact CECU for complete details on all offers.



When You're Ready for New Wheels

Turn to Us for a Smooth Deal



**\$200
Cash
Back¹**

**90 Days
Until Your
First
Payment²**

**We'll give you \$200 cash,
plus 90 days to make your
first payment,
when you finance your next vehicle
with us, or bring us your auto loan
from another lender!^{1,2}**

Contact us today to get started.

¹Offers valid 4/1/21-7/31/21 and subject to member eligibility and other factors. Minimum loan amount is \$10,000. Offers not valid on current CECU loans. Member will receive \$200 within 10 business days of loan closing. ²Interest will continue to accrue during deferral period. Contact CECU for complete details on all offers.

If you're shopping for a new car, don't forget to check out our car-buying resource!

Learn About Dimes & Dollars with Dinos

April is National Credit Union Youth Month

At Conservation Employees' Credit Union, we believe it's mega important to teach kids about money when they're young. We explain to children and teens that small savings now can add up to big amounts later. Did you know that an eight-ton, 13-foot-tall tyrannosaurus rex was about the size of a dog when it was born? **Yep, even a t-rex starts small!**

That's why we're excited that this year's National Credit Union Youth Month's theme is: Be a credit union saver, and your savings will never go extinct. **Here's how your family can participate:**

- With every \$5 deposited into one of our youth club accounts during April, club members will receive one prize drawing entry to win \$200!¹
- We're also hosting a coloring contest and awarding \$25 to top participants in each club.²

Watch for the coloring sheet to come in your mail, and celebrate National Credit Union Youth Month with a deposit today!

¹Odds of winning depend on the number of entries received. Deposit must be made during April to receive entry. Minimum qualifying deposit is \$5, and members may earn a maximum of one entry per day. Credit union contest is open to all youth club members ages 20 and younger. ²Youth club members ages 20 and younger are eligible to participate. Artwork must be received by April 30 to be eligible for the cash prize. CECU will contact the winners by Friday, May 7. Contact CECU for complete details on all offers.



Don't Miss Out! Annual Meeting Reminder

**In-Person
& Virtual
Attendance
Options**

Friday, April 30 Doors open 6 p.m.
Loose Creek Community Club Building
173 County Road 403
Loose Creek, MO 65054

**Watch our website and your email
for details on how to
join the meeting virtually.**

Visit cecuonline.cuballot.com to review volunteer candidate information, cast your vote and reserve your seat. If you want a paper ballot, please call (855) 893-7279. Voting and reservations will close on Friday, April 23.

Peace of Mind with Credit Card Text Alerts

Every day it seems like there's another story about financial fraud in the news! Fortunately, our state-of-the-art fraud monitoring system keeps an eye on your transactions, and if it sees something unusual, it will send you a text to confirm the purchase.

After receiving a text, simply reply to validate your recent charge. These messages will come from #37268. They *will not* ask for any information other than a YES or NO to a pending charge. (You'll still receive phone calls and emails, so it's okay if you're not a texter.)



Find Your Happy Place with a Vacation Loan

Looking for a way to afford that much-needed vacation? Talk to one of our helpful loan officers to learn if one of our financing options could be the ticket to your next adventure!

- Rates as low as 4.25% APR*
- Fixed repayment terms up to 60 months or open-ended line of credit
- Funds can be used for *any* purpose

Your next vacation could be right around the corner – contact us today to get started!

*APR=Annual Percentage Rate. Rates and terms are subject to change and member eligibility. Contact CECU for complete details.



Take a New Look! Credit Sense Got a Makeover

In March, Credit Sense (powered by SavvyMoney®) was upgraded to include new features and an improved design. One of the smartest financial moves you can make is to manage your credit well – and **this starts with paying attention to your credit report to avoid any ugly surprises.**

When you access Credit Sense through the CECU mobile app or online banking, you'll notice the following updates:

- **Credit Score Simulator:** This engaging new feature lets you simulate your credit score based on potential financial actions.
- **Credit Score Event Chart:** This chart helps you visualize the impact of payment history and credit usage on your credit score over time.
- **Score Analysis:** Even though it uses the same grading system as before, the attributes that impact credit score factors have a richer visual presentation and more detailed explanations.
- **"Recommended" Section:** Review personalized offers that are prioritized in each loan category.
- **Alerts Section:** Quickly find all alerts in one consolidated place.

Credit Sense is just one way we're always looking out for our members!



What is Wealth Management?



We talk about a lot of things with our friends and family, but wealth management isn't a topic that comes up very often. **Let's take a quick look at wealth management and the impact it can have on your life.**

Wealth management is an investment advisory service that can help you save for retirement, fund your child(ren)'s education and evaluate tax exposure. Conservation Employees' Credit Union offers this **no-cost** service through CECU Wealth Management with Roger Luebbert, who is a Certified Financial Planner and Certified Public Accountant.

Because of his extensive financial training and personal experience with the MDC, **Roger is uniquely qualified to help you address short-term and long-term goals. You are entitled to receive a FREE and confidential personal financial review with Roger.** Contact us at (573) 522-4000 today to schedule a virtual meeting.

Holiday Closings

Our office will close to observe the following holidays:

Truman Day	Friday, May 7
Memorial Day	Monday, May 31
Independence Day (observed)	Monday, July 5

Ripple Effect of Supporting Conservation

For one happy couple, their love of nature led to the love of a lifetime. Angie and Aaron Jungbluths' story started on the Lewis and Clark Trail at the Weldon Spring Conservation Area near St. Charles, Missouri, during an MDC-organized hike.

Committed to conservation, the Jungbluths have volunteered a combined total of 5,700 hours to help teach others the wonders of nature while also making financial contributions. Instead of an engagement ring, Aaron donated the money he would have spent to national parks they visited while dating and to The Nature Conservancy. Their honeymoon consisted of visiting four National Parks: Glacier Bay, Denali, Katmai and Wrangell-St. Elias.

Since nature pulled Aaron and Angie together, donating to conservation is how the couple gives back. They both are volunteer naturalists at the August A. Busch Memorial Conservation Area and other MDC areas in the St. Louis region. Aaron's employer, Boeing, matched his monetary donations, as well volunteer hours. For many years, he has directed his matching volunteer hour donations to the Missouri Conservation Heritage Foundation (MCHF). The matching donations from Boeing is in addition to other donations the Jungbluths make to MCHF. Angie teaches nature by partnering with many organizations, including Missouri River Relief.

The Jungbluths are appreciative of the multiple ways they can support conservation, including the work that MCHF and MDC does.



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	0.90% 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% APR ²
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) 522-4000
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ATM/Debit Card Lost/
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**Conservation
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P.O. Box 180
2915 W. Truman Blvd.
Jefferson City, MO 65102



Federally insured by NCUA

