



Conservation
Employees'
Credit Union

MoneyMatters

SPRING 2022

Spruce Up for Spring with Our Home Equity Line of Credit Your Space & Your Budget Can Benefit!

Home equity lines of credit (HELOCs) are a great way to make repairs, give your house an update or pay down higher-interest debt. But sometimes, the closing costs can make it seem like the fees you have to pay aren't worth the benefits of the loan (document fees, processing fees ... the list goes on). That's not the case at Conservation Employees' Credit Union! **We do not charge to close your loan.** Any fees involved in our HELOC closing are from the title company or appraiser.

Get up to \$500 off closing costs
when you open a HELOC with us, or bring us
your HELOC from another lender!*

In some cases, this limited-time offer could pay ALL your closing costs.

This is in addition to:

- Friendly, local service
- Fast decision process
- Potential tax advantages

Home prices have significantly increased, so you may have more equity than you think – spruced-up savings can be yours! Contact us today to apply.

*Offer valid 4/1/22-6/30/22, and subject to appraisal and underwriting terms and conditions. Offer applies to new HELOCs financed with CECU only, current CECU HELOCs ineligible for refinance. A minimum loan amount of \$10,000 is required. \$500 will be given as a lender credit or account deposit at closing. Rates, terms and conditions are subject to change without notice and may vary based on creditworthiness, qualifications and collateral. Mortgages available in Missouri only. Contact CECU for complete details. Conservation Employees' Credit Union NMLS #431432.

Get Up to \$500 Off
Closing Costs*



At Conservation Employees'
Credit Union

April Is National
Credit Union Youth Month

At Conservation Employees' Credit Union, we want our youngest members to know their big dreams can become reality. And dreaming big doesn't mean you need to start with big actions. The first small step is usually the hardest, but once it's taken, you can use momentum to propel you forward.

This year's theme for National Credit Union Youth Month is "Save Small. Dream Big. At Your Credit Union." 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

By adding small amounts of money to a youth club account, over time, savings start to grow and can help achieve any dream! Current youth account members will receive their coloring sheet in the mail, but we'll also have copies available at our office and online. Help your children and grandchildren 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 May 2 to be eligible for the cash prize. CECU will contact the winners by May 9. Contact CECU for complete details on all offers.



Love Your Vehicle & Your Payment

We'll Give You \$200 Cash Back*

If you love your vehicle (or soon-to-be-yours vehicle), but wish your payment was a better match for your budget, Conservation Employees' Credit Union can help!

Get \$200 cash back
when you finance a vehicle with us, or
bring us your auto loan from another lender!*

Plus, you'll fall for our year-round loan benefits:

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

Love your payment as much as you love your vehicle! Click, call, or stop by to take advantage of our cash-back offer.

*Offer valid 4/1/22-6/30/22 and subject to member eligibility and other factors. A minimum loan amount of \$10,000 is required. Current CECU vehicle loans ineligible for refinance. Member will receive rebate as an account deposit within 10 business days of loan closing. Contact CECU for complete details.

You Have Access to Auto Insurance Through Our TruStage Partnership



TruStage™

Did you know that one of the benefits of your credit union membership is access to the TruStage® Auto & Home Insurance program?

- TruStage works with large, national insurance providers to offer competitive rates, outstanding service and a variety of car insurance options.
- Many members can save money.
- In just a few minutes, find out how much you could save – with no pressure and no obligation.

Credit unions like ours make TruStage Insurance programs available because they're founded in value, honesty and knowledgeable support. TruStage and the companies behind it were formed by credit unions, for credit unions and their members. As part of your financial planning, we invite you to work with TruStage to discover how these products and programs might be right for you.

To find out more and get a free quote online, click on the Services menu at cecuonline.org, then Insurance (TruStage); or you can call to speak with a TruStage representative toll-free at (877) 514-2920.

TruStage® Auto & Home Insurance program is made available by TruStage Insurance Agency, LLC, PO Box 61, Waverly, IA 50677-0061 and issued by leading insurance companies. The insurance offered is not a deposit and is not federally insured, sold or guaranteed by your credit union. TruStage Insurance Agency ©2022
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Secure Messaging Now Available

We've added a 'Secure Message' feature to our website! Safer than sending personal information through email, you can now upload documents and include personal information, including:

- ACH requests
- Income verification
- Membership documents

To send us a secure message, visit cecuonline.org and select the Secure Message button below the rotating banners. Complete the required fields and CAPTCHA, then select Submit. It's that simple! You'll receive a confirmation message, and we typically respond to your secure message within one business day.

Understand the Types of Internet Fraud

- **Phishing or spoofing** involves the usage of fake emails, text messages or websites to commit identity theft. Or it can be used to steal personal information including card and financial institution account numbers and account passwords.
- **Data breaches** occur when sensitive data is hacked into, leaked or inadvertently posted from a secure location. This information may be used to steal identities or commit financial fraud.
- **Malware** is dangerous software that is designed to disable computers and computer systems.
- **Internet auction fraud** involves the misrepresentation of products from an internet auction site. Or it can occur when merchandise isn't delivered to a buyer by a seller online as promised.
- **Credit card fraud** occurs when scammers fraudulently acquire credit or debit card numbers to obtain money or property.

Source: usa.gov/online-safety

Be a Hellbender Defender



Gentle and shy, the Ozark Hellbender is a large, strictly aquatic salamander that swims in fast-flowing river habitats and hides under rocks during the day. Hellbender adults can grow up to two feet long, making them the largest North American salamander. Thick slime covers their skin, which helps protect them from predators and infections. The lack of younger populations in locations where hellbenders live is becoming a growing concern.

With a face only a mother could love, hellbenders need our help. Hellbenders play an important role in indicating an ecosystem's health. If they are thriving, then the water quality and the habitat conditions are also good. However, they are facing more and more threats each year including habitat destruction, pollution and climate change. As a result, the hellbender population has been dramatically declining by more than 70% over the past 40 years in Missouri. They are at a high risk of extinction of more than 96% over the next 75 years unless populations are bolstered.

Many agencies, researchers, zoos and concerned citizens have been working to keep this species from going extinct in Missouri and they



SCAN ME

need your help! Funds raised will go to support hellbender propagation efforts and disease testing.

Don't let the Ozark Hellbender slip away!

To better understand the success of releasing captive-reared hellbenders to the wild and to assess the disease risks to the hellbender population, animals need to be individually tagged with a unique number. Please consider donating to help save these gentle and giant salamanders!

- One hellbender tag – \$5
- Genetics testing for diseases – \$40
- A tag reader to help identify tagged hellbenders – \$650



Don't Forget: You're Invited to Our Annual Meeting

We're Meeting In Person This Year!

Friday, April 22
Doors open 6 p.m.
Loose Creek Community Club Building
173 County Road 403
Loose Creek, MO 65054

In March, we upgraded our debit card program in order to serve 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!

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 15.**

Holiday Closings

Our office will close to observe the following holidays:

Truman Day
Monday, May 9

Memorial Day
Monday, May 30

Juneteenth (observed)
Monday, June 20

Independence Day
Monday, July 4

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% 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
Toll Free.....	(888) 897-2323
Fax.....	(573) 526-4715

ATM/Debit Card Lost/ Stolen After Hours.....	(800) 528-2273
Call 24.....	(800) 544-0942



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