

SPRING 2024  
**Conservation  
 Employees'  
 Credit Union**

# MoneyMatters

## 'Credit' is our middle name!

(Well, one of them, anyway)

### Vehicle

- Auto & RV loans
- Home & land loans
- Secured loans
- Signature loans
- Student loans
- Personal lines of credit
- Visa® credit card

### Home

### Travel

### & More!

For whatever you need this spring, look to Conservation Employees' Credit Union for the financing!

Each loan features competitive rates, flexible repayment terms and optional loan protection. Plus, our website features valuable loan resources like an application, calculators and shopping tools! Check out everything we have to offer today at [cecuonline.org](http://cecuonline.org) or by contacting a loan offer.



## Coming this summer: New Visa credit card rewards program

Over the next few months, we'll unveil an enhanced rewards program for our CECU credit cardholders! It will include more redemption options like merchandise, travel and more. But don't worry – cash back will still be available! The choice is up to you.

As part of this new program, current cardholders will receive new credit cards with new account numbers. You'll need to activate the new card and destroy the old card. Watch your mail and our website for complete details!



# You're invited to our annual meeting

**Friday, June 7**  
**Doors open 6 p.m.**  
**Loose Creek Community Club Building**  
**173 County Rd. 403, Loose Creek**

Join us for food, socializing and the latest news about CECU!

The CECU bylaws state that any other candidate wishing to place his or her name on the ballot for an open position may do so by collecting the signatures of 26 members who are eligible to vote. This petition must be returned to the board chair, Dennis Steward. The closing date for receiving nominations by petition is **Monday, April 22**.

We will hold an online volunteer election to fill vacant board of directors and supervisory committee positions prior to the annual meeting. **Voting and annual meeting reservations will open on Wednesday, May 1, and close Friday, May 31.** Be sure to visit our website to save your spot and cast your vote. If you are not able to vote online, you may contact the credit union during normal business hours to request that a paper ballot be sent to you.

Watch our website for complete information on the ballot and nominees.



## **Board of directors candidates**

### **(2 openings)**

Lucas Bond  
Travis McLain  
Chris Riggert  
Chris Wieberg

## **Supervisory committee candidates**

### **(1 opening)**

Malissa Briggler  
Bill Moulder  
Samantha Mueller

# Secure your online shopping



Enjoy the convenience of online shopping while prioritizing the security of your financial accounts with these essential tips:

- Pay with a credit card when possible, so you can easily dispute charges and leverage temporary holds.
- Maintain detailed records, noting company details, order dates, amounts paid and communication with sellers.
- Resolve issues directly with sellers, involving your financial institution if problems persist. You can also report unresolved concerns to the Federal Trade Commission at [reportfraud.ftc.gov](http://reportfraud.ftc.gov).

By staying vigilant, you not only enhance your online shopping security but also contribute to a safer digital marketplace for all consumers.

Source: [consumer.ftc.gov](http://consumer.ftc.gov)



# Be a driving force for conservation!

Looking for a personalized way to show your support for Missouri conservation? Whether you are a birder, angler or hunter, the Missouri Conservation Heritage Foundation (MCHF) has beautiful specialty license plate designs you can display while driving your passenger vehicles, motorcycles and commercial vehicles that have gross vehicle weight from 6,000 pounds to 24,000 pounds.

There are three designs from which to choose: the whitetail buck, bluebird and the bass. All the artwork was created and donated by nationally known wildlife artist Al Agnew. The bass license was recently created to support the Johnny Morris Institute of Fisheries, Wetlands and Aquatic Systems at the University of Missouri (MU).

## How to get your specialty license plate:

STEP 1	STEP 2	STEP 3
<b>EMBLEM USE AUTHORIZATION (EUA) FORM with donation:</b> <b>\$25</b> (1 year) <i>or</i> <b>\$50</b> (2 year)	<b>MOTOR VEHICLE BUREAU FORM 1716 with \$15 FEE</b>	<b>MAIL ITEMS to Missouri Dept of Revenue</b> Motor Vehicle Bureau P.O. Box 569, Jefferson City, MO 65105-0569
<b>Ways to obtain an EUA Form</b> <ol style="list-style-type: none"> <li>1. Online at MDC Permits: <a href="http://mdc-web.s3licensing.com">mdc-web.s3licensing.com</a></li> <li>2. By Mail: PO Box 366, Jefferson City, MO 65102</li> <li>3. By Phone: 800.392.4115</li> <li>4. By Vendors: Bass Pro Shops, Conservation Nature Centers or wherever you buy hunting &amp; fishing permits</li> </ol>		
<b>Ways to obtain Form 1716</b> <ol style="list-style-type: none"> <li>1. Online at: <a href="http://dor.mo.gov/forms/1716.pdf">dor.mo.gov/forms/1716.pdf</a></li> <li>2. By Phone: 573-751-4509</li> <li>3. Pick one up at a motor vehicle &amp; license office</li> </ol>		

Plates may be ordered at any time, regardless of your current license plate expiration date. However, all Missouri specialty plates expire in July, therefore, we recommend that first-time conservation plateholders purchase plates during the first half of the year.

Drive proud knowing you are helping protect our natural resources and our next generation learn how to conserve, manage and use wildlife resources. We look forward to seeing your specialty license plate on the road showing your proud support for Missouri conservation!



Scan the QR code or visit [mochf.org/purchase-your-plates](http://mochf.org/purchase-your-plates) to learn more. If you have any questions, please call (573) 634-2080.







# Conversion Corner

## The conversion is complete

The big project we've been telling you about for a year is finally done! **We sincerely appreciate your patience** while we worked to transfer everything over to our new system.

If you have any questions or experience any issues with your account, please contact us!

-  Email: [cecu@cecuonline.org](mailto:cecu@cecuonline.org)
-  Text: (573) 227-6339
-  Phone: (573) 415-2220 or toll-free (888) 897-2323
-  Office: 2915 W. Truman Blvd., Jefferson City

As a reminder, our regular business hours are Monday through Friday, from 8 a.m. to 4:30 p.m.



## Holiday Closings

Our office will close to observe the following holidays:

Truman Day	<b>Wednesday, May 8</b>
Memorial Day	<b>Monday, May 27</b>
Juneteenth	<b>Wednesday, June 19</b>
Independence Day	<b>Thursday, July 4</b>

### Money Market

Up to \$9,999.99 .....	0.30% APY <sup>1</sup>
\$10,000 to \$24,999.99.....	0.50% APY <sup>1</sup>
\$25,000 to \$74,999.99.....	0.70% APY <sup>1</sup>
\$75,000 to \$99,999.99.....	0.85% APY <sup>1</sup>
\$100,000 to \$249,999.....	1.00% APY <sup>1</sup>
\$250,000 to \$499,999.....	2.15% APY <sup>1</sup>
\$500,000 or more .....	2.70% APY <sup>1</sup>

### Loans

Vehicle.....	6.0%-7.5% APR <sup>2</sup>
Mortgage .....	Contact CECU for current rate
Share Secured.....	Share rate + 2.0% APR <sup>2</sup>
Certificate Secured.....	Certificate rate + 2.0% APR <sup>2</sup>
Signature Loans .....	8.0%-12.99% APR <sup>2</sup>
Other Collateral .....	8.0% APR <sup>2</sup>
Student Loans .....	4.0%-6.5% APR <sup>2</sup>
Farm/Industrial Equipment .....	7.25%-7.5% APR <sup>2</sup>
Personal Line of Credit .....	9.5% APR <sup>2</sup>

### Visa®

- Cash back rewards and more
  - 25-day grace period • No annual fee
- Rate..... 14.49% APR<sup>2</sup>  
 Lost/Stolen, 24-Hour Contact.....(866) 450-3509

<sup>1</sup>APY = Annual Percentage Yield. <sup>2</sup>APR = Annual Percentage Rate.  
 All rates and terms are subject to change. Contact CECU for details.

### Board Of Directors

- Dennis Steward, Chair
- Heather Green, Vice Chair
- Rich Wehnes, Secretary/Treasurer
- Carl Hauser
- Chris Riggert
- Larry Yamnitz
- Shawn Zimmerman

### Supervisory Committee

- Shannon Haslag, Chair
- Emily Franklin
- Deepti Manglik
- Caleb Sevy

### Field Representatives

- Renee Hunt ..... Central Region
- Angela Chapman ..... Chillicothe
- Kristina Klass ..... Clinton
- Trina Wash ..... Kansas City Metro
- Angela Ramey..... Kansas City Region
- Annabelle Lanham ..... Ellington
- Annie Hentschke ..... Hannibal
- Dee Thomas ..... Northeast Region
- Christina Wales ..... Northwest Region
- Trish Bryan..... Ozark Region
- Judith Bethel..... Powder Valley
- Dominique Priester ..... Southeast Region
- Alanna Doll ..... St. Louis Region
- Vernon Archer..... Southwest Region

Phone Number .....(573) 415-2220  
 Toll Free.....(888) 897-2323  
 Fax.....(573) 415-2228

ATM/Debit Card Lost/  
 Stolen After Hours.....(833) 933-1681  
 Call 24.....(800) 544-0942



**Conservation  
 Employees'  
 Credit Union**

P.O. Box 180  
 2915 W. Truman Blvd.  
 Jefferson City, MO 65102

[cecuonline.org](http://cecuonline.org)



Federally insured by NCUA



Printed on Recycled Paper 