



**Conservation  
Employees'  
Credit Union**

# Money Matters

SUMMER 2018

## Feel Right At Home

Get the right financing from Conservation Employees' Credit Union, and settle in with our best mortgage offers.

**10-year first mortgage or land loan**  
**Enjoy a low, fixed rate of 3.75% APR<sup>1</sup>**

**Home or land equity loan**  
**Receive \$500 toward closing costs.<sup>2</sup>**

Our staff is always available to help you with any of your home or land lending questions. Contact our loan department at (573) 522-4000 or toll free at (888) 897-2323 for complete details on these offers.

<sup>1</sup>APR=Annual Percentage Rate. Rates and terms are subject to change without notice. Members may borrow up to 80% of their property value. Offer valid for a limited time only. <sup>2</sup>Complete a new equity loan with a minimum starting balance of \$10,000 to qualify. Members may borrow up to 90% of their property value. Credit will be applied at closing. Offer ends 7/31/18. Member eligibility and creditworthiness required. NMLS# 446078 and 446079. Contact CECU for complete details.



## For Life On The Go

Our mobile banking app gives you more time to spend on the things that matter and less time running around town.

- Deposit checks with the snap of a picture.
- Add your Conservation Employees' Credit Union credit and debit cards to your digital wallet.
- Pay bills and make transfers from anywhere.

**And now, the CECU mobile app features a fingerprint sign-on through many smartphones and carriers!**

Enjoy the secure convenience of CECU's mobile app today. Search for "Conservation Employees Credit Union" in your app store to get started. You can also contact CECU for app assistance or with any questions about service availability.

## Free. Convenient. Secure.

Our members have even more control when it comes to debit and credit cards, thanks to CardValet and MobiMoney. With these tools, you can monitor card activity, receive purchase alerts, check your balance and ensure greater security for free! Check the Credit and Debit Card pages of our website for more details, and visit your phone's app store to download CardValet and MobiMoney today.



## Checking With Benefits

Don't get tied down with minimums, fees and special requirements. Instead, enjoy the freedom of a Conservation Employees' Credit Union checking account with benefits!

Traditional checking accounts can cost more than \$350 each year – just for monthly fees. But CECU members pay less, because they enjoy free benefits like mobile banking, mobile deposit, bill pay and access to more than 55,000 free ATMs nationwide.

Enjoy more savings, fewer fees and greater freedom with a CECU checking account. Stop by our office, or call (573) 522-4000 or toll free (888) 897-2323 to learn more or open your account today.

# Borrow What You Need To Succeed

## With A Student Loan From CECU

It's no secret that a college education can involve significant costs. But what you may not know is that Conservation Employees' Credit Union can help you manage those costs responsibly. With two student loan options, we can help you secure the financing you need to ensure a bright future.

### Option 1: Interest-Only Payment While Enrolled In School

- Borrow up to \$10,000 per year, up to a maximum of \$40,000.
- Pay an annual percentage rate of 6.0%.
- Make semi-annual, interest-only payments.
- Full monthly payments begin six months after graduation.
- Terms offered up to 10 years.

### Option 2: Principal & Interest Payment While Enrolled In School

- Borrow up to \$15,000 per year, up to a maximum of \$60,000.
- Pay an annual percentage rate of 3.5%.
- Full monthly payments begin 60 days after the loan is disbursed.
- Terms offered up to six years.

Additional restrictions apply to both student loan options, and students must be enrolled on a full-time basis to qualify. For complete details on each option, contact our loan department at (573) 522-4000 or toll free at (888) 897-2323.



## Financing Affects Your Future

The Institute for College Access & Success reports that the average student loan debt for 2017 graduates was \$9,400, up 6 percent from 2016. What's more, Americans owe more than \$1.48 trillion in student loans, spread out among 44 million borrowers. That's almost \$620 billion more than the total U.S. credit card debt.

That's why it's more important than ever to make smart financial choices when it comes to your education. Talk to CECU if you have questions about the best way to manage your collegiate costs.

## Congratulations To Our Winners!

### CECU Scholarship Program

When students strive to do their best, we all benefit. That's why we're proud to recognize the efforts and achievements of our young members. Congratulations to this year's winners:

#### High School Division

Garrett Fessler  
Jennifer Hassler  
Lauren Neubauer  
Lauren Sullivan

#### College Division

Taylor Scott  
Mackenzie Strother



### Credit Union Youth Month

Our young members got saving down to a science in April as they participated in our savings challenge and coloring contest.

#### \$25 coloring contest

Phoebe G.  
Charlotte K.  
Kaitlyn P.

#### \$200 savings

Hattie B.



Thank you to all CECU families for supporting smart financial habits in young people.

## Aiming For Excellence!

# Missouri National Archery In The Schools Program State Tournament Draws Record 3,132 Archers



Both 3D and bullseye tournaments were held simultaneously for the first time.

By Jan Syrigos

The 10th annual Missouri National Archery in the Schools Program (MoNASP) state tournament, held March 23-24 in Branson, drew 3,132 student archers in grades 4-12 from a record-setting 140 schools across the state. The Missouri Department of Conservation's Education Outreach Coordinator Eric Edwards, who coordinates MoNASP, said this year's tournament was the largest one ever.

"To put the size of the state tournament in perspective: if you laid every arrow end-to-end that was shot at the tournament, they

would stretch 111 miles," Edwards says. The state tournament is cohosted by the MDC and the Missouri Conservation Heritage Foundation (MCHF). The Foundation partnered this year with Bass Pro Shops to provide Outdoor Days in conjunction with the tournament.

"Archers and their families were able to try their hand at casting, catch-and-release fishing, kayaking and even sharpening their shooting skills with indoor archery and air-rifle ranges." Kevin Roper, MCHF Executive Director explains.

Vendors joined the tournament and provided everything from the latest archery gear to Branson experiences.

"Branson was a perfect location for families to make it a weekend and experience the city's many attractions." Roper says. Edwards noted this year's MoNASP state archery tournament drew more than 10,000 spectators.



It's summer lovin' for Conservation Employees' Credit Union members. When you switch to Sprint®, you can get a \$100 cash reward for each new line you activate, up to three lines. That's Sprint's best plan with unlimited talk, text, data and HD-streaming including Hulu!

During the Summer of Hundreds, you get:\*

- **\$100 cash reward** for each new line activated with Sprint
- **\$50 loyalty cash reward** every year for each line activated or transferred
- **\$50 cash reward** for lines transferred into the program
- **25% discount** on eligible accessories

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer and mention that you're a credit union member.
2. Register at [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards).
3. Allow six to eight weeks to see cash rewards directly deposited into your credit union account.

Make summer picture-perfect with a new phone and a **\$100 cash reward!** It's just one more benefit of credit union membership.

\*Three lines total, including all activated and transferred lines.

# Thank You For Supporting CECU

On April 20, Conservation Employees' Credit Union held our annual meeting to celebrate everything that makes our credit union great, and 550 members and guests joined in the fun!



Our financial cooperative exists to serve you, and we do that best through your participation and support. We thank our members, dedicated staff and especially the volunteers who help us make a difference every day.

Special congratulations go out to our new supervisory committee members, who were announced at the meeting.

## Board of Directors

- David Urich – Chairman
- Dennis Steward – Vice-Chairman
- Tim Smith - Secretary/Treasurer
- Dean Harre
- Mary Lyon
- Sandy Payne
- Tamie Yegge

## Supervisory Committee

- Pam Porting – Chairwoman
- Sandra Dorge
- Julie Love
- Doug Novinger

## Holiday Closings

Our office will close to observe the following holidays:

Independence Day	Wednesday, July 4
Labor Day	Monday, Sept. 3
Columbus Day	Monday, Oct. 8



## Vehicle Loans

Model Year	Approx. Payback Term	Rate
Any Model Year	48 - 72 months	2.50%
Any Model Year	24 months	2.40%

## Other Loans

Mortgage .....	Contact CECU for current rate
Share Secured .....	Share rate + 2.0% APR*
Certificate Secured..	Certificate rate + 2.0% APR*
Signature Loans .....	6.0%-12.00% APR*
Other Collateral .....	8.0% APR*
Student Loans.....	6.0% APR*
Farm/Industrial Equipment.....	3.00% APR*
Personal Line Of Credit.....	5.75% APR*

## Visa®

- Cash back rewards and more
- 25-day grace period • No annual fee

Rate.....	12.0% APR*
Lost/Stolen After Hours.....	(866) 450-3509
Website.....	<a href="https://onlineaccessplus.com/oa/cecu/">https://onlineaccessplus.com/oa/cecu/</a>
24-Hour Line .....	(866) 450-3509

\*APR = Annual Percentage Rate. All rates and terms are subject to change. Contact CECU for details.

## Board Of Directors

David Urich, Chairperson  
 Dennis Steward, Vice-Chairperson  
 Tim Smith, Secretary/Treasurer  
 Dean Harre  
 Mary Lyon  
 Sandy Payne  
 Tamie Yegge

## Field Representatives

Jodi Moulder.....Camdenton  
 Brittney Sones.....Central Region  
 Connie Ponting.....Chillicothe  
 Kathy Hetherington.....Clinton  
 Trina Wash.....Kansas City Metro  
 Geanna Gettys.....Kansas City Region  
 Annabelle Lanham.....Ellington  
 Annie Hentschke.....Hannibal

Phone Number.....(573) 522-4000  
 Toll Free.....(888) 897-2323  
 Fax.....(573) 526-4715

## Supervisory Committee

Pam Porting, Chairperson  
 Sandra Dorge  
 Julie Love  
 Doug Novinger

Dee Thomas.....Northeast Region  
 Christina Wales.....Northwest Region  
 Trish Bryan.....Ozark Region  
 Judith Bethel.....Powder Valley  
 Contact CECU.....Rolla  
 Dominique Priester.....Southeast Region  
 Terri Diekmann.....St. Louis Region  
 Vernon Archer.....Southwest Region

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

# Take It From Our Members

**CECU Service Is The Best!**

"All the staff I have dealt with have been the greatest. I've never been disappointed with the service I've received from the credit union. I especially wanted to recognize Stacia Peters for her outstanding customer service. She is always helpful, pleasant, very knowledgeable, and has answers to whatever questions I ask. I appreciate doing business with people like her!" -James H.

We strive to offer all our members the very best financial products and services, along with personal attention from a friendly, experienced staff. If you've had a great experience with Conservation Employees' Credit Union, post your testimonial on our Facebook page or send us an email.



**Conservation  
 Employees'  
 Credit Union**

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