



Conservation  
Employees'  
Credit Union

# MoneyMatters

SUMMER 2022

## There's Still Time to Love Your Vehicle & Your Payment!

\$200  
Cash Back\*

**Offer extended!** 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 – see the article below for details!
- 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 for a limited time 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.

## Protect Yourself & Your Vehicle Loan

If the unexpected happens, it's crucial to make sure you're protected! CECU offers low-cost options to protect your vehicle loan – before you need it – and the cost for each option can be rolled into your vehicle loan.

### Debt protection

Your loan balance could be cancelled or postponed in instances of death, accidental dismemberment, terminal illness, hospitalization, family medical leave, disability or involuntary employment. We offer this service through our partner CUNA Mutual Group, and they make filing a claim easy, with online and phone options.

### Extended warranty

With an extended service contract from our partner Route 66, you'll never have to worry about an expensive mechanical failure again. Our warranty includes coverage in the U.S. and Canada, towing and rental reimbursement, self-chosen repair facilities, emergency roadside service and coverage on parts and labor for authorized repairs.

### GAP insurance

Contrary to popular belief, your primary insurance won't necessarily pay off your vehicle loan balance if your vehicle is totaled or stolen. Standard practice is to pay your vehicle's cash value, minus your deductible amount, which may not cover your outstanding loan balance – leaving you responsible for the remaining funds. If you don't want to make payments on a vehicle you don't drive, this option is for you!

Your CECU loan officer is happy to answer your questions regarding options to protect your vehicle loan. You can also visit the Vehicle Loans page of our website!



There's Still Time!

# Take a Vacation with CECU

OK, so you wouldn't have to take us with you on your travels, but our **personal line of credit** can help you secure the funds for that trip you've been meaning to take!

Enjoy:

- Adjustable rates as low as 5.0% APR\*
- Affordable flexibility
- Anytime advances

Time away is calling! Contact us today to apply.

\*APR=Annual Percentage Rate. Rates and terms are subject to change without notice and based on member eligibility, creditworthiness and other factors. Contact CECU for complete details.

## Using Zelle® Safely

No sensitive account details are shared when you send and receive money with Zelle – only an email address or U.S. mobile number tied to your Conservation Employees' Credit Union account. Authentication and monitoring features are in place to help make your payments secure, but pay it safe: Only use Zelle with people you trust, and always make sure you are using the correct mobile number or email address!



- 1. Only send money to those you trust:** Zelle should only be used with friends, family and others you trust. Why? Because you can't cancel a payment once it's been sent, if the recipient is already enrolled with Zelle. And if you send money to someone you don't know, or you do not get what you expected, you may not get your money back.
- 2. Treat Zelle like cash:** While Zelle and cash are certainly different, both provide the recipient with fast access to the money you send. With Zelle, money moves directly into the enrolled recipient's account within minutes. And again, once you authorize a payment to be sent, you can't cancel it if the recipient is already enrolled.
- 3. Beware of payment scams:** If an offer sounds too good to be true, it probably is. For example, a stranger selling online concert tickets at a steep discount and insisting you pay with Zelle may be a scam. Zelle does not offer a protection program for authorized payments, so pay it safe. Only send money to people you personally know and trust.
- 4. Confirm your recipient's contact information:** Make sure you have the correct U.S. mobile phone number or email address for the person you want to send money to. When in doubt, contact your friend to double check. If you authorize a payment to be sent to the wrong person, you may not get your money back.
- 5. Understand your payment options:** If you don't know a person or aren't sure you'll get what you paid for, using your credit card may be a better payment option. Many credit card companies offer built-in buyer protections for cardholders. Check the terms and conditions of your credit card to see what's offered. Unlike a credit card, Zelle does not offer a protection program for any authorized payments made with Zelle – for example, if you do not receive the item or the item is not as described or as you expected.

Source: zellepay.com



## Thanks for Making Our Annual Meeting a Success

Roughly 400 members attended our in-person annual meeting, where the credit union's leadership shared our successes in 2021, as well as plans for the year. Additionally, CECU held its annual election for open board of director and supervisory committee positions. Congratulations to Carl Hauser and Shawn Zimmerman for securing seats on the board, as well as Deepti Manglik for winning a seat on the supervisory committee. We sincerely thank Lisa Dunham, Todd Larivee and Tamie St. John for their dedication while serving the credit union.

### Board of Directors

Dennis Steward, *Chair*  
Mary Lyon, *Vice-Chair*  
Rich Wehnes, *Secretary/Treasurer*  
Dennis Cooke  
Heather Green  
Carl Hauser  
Shawn Zimmerman

### Supervisory Committee

Pam Haverland, *Chair*  
Shannon Haslag  
Donna Linnenbrink  
Deepti Manglik

# Get Outdoors & Listen to Nature. It's Good for You!

Researchers from Carleton University, Colorado State University and Michigan State University partnered with the National Park Service to analyze 18 previous studies on how natural sounds can impact human health. The results, published in *Proceedings of the National Academy of Sciences*, show that listening to the sounds in nature, including birds, water and wind, may decrease stress and pain, improve cognitive performance, mood and much more.

During this recent study, particular nature sounds were found to bring more specific benefits. Bird sounds, for instance are best for combatting stress or annoyance while the sound of water helps positive emotion and health outcomes. This reinforces the idea that exploring nature can benefit a person's well-being, both physically and mentally – even if it's just a few hours a week.

Leave your conservation legacy, and help us protect and enhance Missouri's outdoors by donating in support of the many projects of MCHF!

- Use our hassle-free online donation form, [mochf.org/donate-online](http://mochf.org/donate-online).
- Call our office, 800.227.1488
- Send a check at Missouri Conservation Heritage Foundation, PO Box 366, Jefferson City, MO 65102-0366



## Don't Forget to Renew or Get Your Conservation Heritage License Plates!

By choosing to display our specialty license plates, you show your proud support of Missouri's forest, fish and wildlife and your conservation legacy investment. Thanks to our supporters, we have been given the opportunity to invest in your conservation legacy for the last **25 years**. We appreciate your investment, which has helped us continue this important conservation work. If you are new to Conservation Heritage license plates, visit us online at [mochf.org](http://mochf.org) or call 800.392.4115 to learn how you can get started!



### Holiday Closings

Our office will close to observe the following holidays:

**Independence Day**  
Monday, July 4

**Labor Day**  
Monday, Sept. 5

**Columbus Day**  
Monday, Oct. 10



## Happy Anniversary!

Congratulations to Maureen Ball, a mortgage loan officer with Conservation Employees' Credit Union! She celebrated 30 years with us in May, and we're so glad she's been with us for so long.

# Best Wishes to Our 2022 Scholarship Winners!

## High school winners: \$1,200

- Macy Cussimano
- Caitlyn Davis
- Haylee McLain
- Trent Polley
- Emma Schaefer

## College winners:

**\$1,200**

- Nikolai Careaga
- Abigail Farris
- Rebecca Johanns



Thank you to the Missouri Conservation Pioneers for their generous donation to our scholarship program.

## Congratulations to Our 2022 Youth Month Winners



## They Saved Small & Dreamed Big!

**Grand prize winner:**  
**\$200 deposit**

- Macy C.

**Coloring contest winners: \$25 deposit**

- Phoebe G.
- Ari R.
- Allie S.

### Money Market

Up to \$9,999.99 .....	0.30% APY <sup>1</sup>
\$10,000 to \$24,999.99.....	0.40% APY <sup>1</sup>
\$25,000 to \$74,999.99.....	0.50% APY <sup>1</sup>
\$75,000 to \$99,999.99.....	0.60% APY <sup>1</sup>
\$100,000 or more .....	0.75% APY <sup>1</sup>

### Loans

Vehicle.....	2.25%-3.25% 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 .....	6.0%-12.00% APR <sup>2</sup>
Other Collateral .....	8.0% APR <sup>2</sup>
Student Loans .....	3.5%-6.0% APR <sup>2</sup>
Farm/Industrial Equipment.....	3.50%-3.75% APR <sup>2</sup>
Personal Line of Credit .....	5.0% APR <sup>2</sup>

### Visa®

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

Rate.....	12.0% 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 – Chairman  
Mary Lyon – Vice-Chairwoman  
Richard Wehnes – Secretary/Treasurer  
Dennis Cooke  
Heather Green  
Carl Hauser  
Shawn Zimmerman

### Field Representatives

Renee Hunt ..... Central Region  
Angela Chapman ..... Chillicothe  
Kathy Hetherington ..... Clinton  
Trina Wash ..... Kansas City Metro  
Angela Ramey ..... Kansas City Region  
Annabelle Lanham ..... Ellington  
Annie Hentschke ..... Hannibal

### Supervisory Committee

Pam Haverland – Chairwoman  
Shannon Haslag  
Donna Linnenbrink  
Deepti Manglik

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

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



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



Federally insured by NCUA

