



Conservation  
Employees'  
Credit Union

# MoneyMatters

SUMMER 2023

## Startling Stocks! Confusing Crypto!

### Earn 4.50% APY On a Nine-Month CD\*

If stocks startle you and you're confused by crypto, a certificate of deposit (CD) from Conservation Employees' Credit Union may be the answer to your savings needs. And, our limited-time CD special can amp up your investment!



Term	Minimum Deposit	APY*
Nine months	\$500	4.50%

Return to guaranteed interest with zero risk. Stop by, call, or email our office today to get started!

\*APY=Annual Percentage Yield. Offer valid for a limited time and subject to change without notice. **New money not currently on deposit with CECU is required to earn special rate.** Early withdrawal may result in a penalty. Fees could reduce earnings on account. Member eligibility required. Contact CECU for complete details.

## Conversion Corner

April 1, 2024

We're nine months away from our core processor system upgrade! Since our last update, we can share that **the credit union will close on Monday, April 1 and Tuesday, April 2**, for the conversion.

Other items to remember:

- We will re-issue credit cards to current cardholders.
- Online banking and the mobile app may be unavailable.

We will continue to communicate what to expect through this newsletter, our website, social media and mailings. We sincerely appreciate your understanding!

## TruStage Insurance: Tailored Solutions for Every Stage of Life

Through our partnership with TruStage, we offer a wide range of insurance products – making it easier for you to choose the right protection to fit your unique needs.

We offer:

- **Auto insurance:** Plans include discounts, cost-savings programs and competitive prices.
- **Home insurance:** Protect your home and assets with coverage in case of weather, theft, fire or other damage.
- **Life insurance:** Access term and whole life options, with no medical exam required.

Get started with a quote today! Visit the Insurance page of our website, under the Services menu.



## Thanks for Celebrating the CECU Difference

Thank you to the 475 members who attended our annual meeting! The credit union's leadership shared our successes in 2022, as well as plans for 2023. CECU also held our annual election for open board of director and supervisory committee positions.

### 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



## Get Ready for Missouri's Back-to-School Sales Tax Holiday

Friday  
Aug. 4 –  
Sunday  
Aug. 6

Shoppers will not be charged state sales tax on things like school supplies, computers, computer accessories (monitors, printers and software) and select clothing. With a **Visa® credit card or personal line of credit** from Conservation Employees' Credit Union, you can take your shopping to the next level! For more information about the back-to-school sales tax holiday, including a list of local municipalities not offering additional tax breaks, visit [dor.mo.gov](http://dor.mo.gov).

## Understanding & Avoiding Elder Scams



Elder fraud cost Americans over the age of 60 more than \$966 million in 2020, according to the FBI's Internet Crime Complaint Center. It's a growing problem as criminals increasingly use online scams to target older adults, especially those who are living alone.

There are many types of scams targeting senior citizens, but they all share common traits:

- You receive unusual and unsolicited correspondence from a known organization.
- You win a contest you didn't enter.
- You're told there's a problem with your account.
- You feel pressured to act immediately.
- You're given oddly specific instructions on payment.
- You're asked to keep secrets.

If you believe you or a loved one is a victim of a fraudulent scheme, immediately stop communicating with the scammer. Keep a close eye on financial accounts and other personal accounts for suspicious activity. Change passwords if you fear online accounts may have been compromised. Write down everything you can remember about the situation while it's fresh in your memory. Record the date and time as well. All of this information could be useful if you file a report later.





# Making the Outdoors Accessible for Everyone

Natural Missouri has so much to offer, from stunning scenery to wild woodlands and awesome state parks, conservation areas and even a national forest. No one should be kept from these beauties because of a disability, illness or mobility challenge. With the help of supporters and partners, the Missouri Conservation Heritage Foundation (MCHF) works to provide funding for outdoor opportunities for everyone interested. In partnership with the Missouri Disabled Sportsmen, a volunteer-based 501(c)(3) nonprofit organization, outdoor opportunities are available to all.

Founded in 2008, their mission is to provide mobility-impaired youth and terminally ill youth and outdoor enthusiasts with hunting, fishing, shooting sports and outdoor educational opportunities in a safe and inclusive manner throughout the state of Missouri. Missouri Disabled Sportsmen serves 300 individuals annually through their programs, and roughly 70% of those participants are mobility impaired.

Missouri Department of Conservation (MDC) is also a key partner on many of their events and supports their mission with logistical and staff support,

equipment and marketing. Their state-wide network of volunteers also provides access, mentorship and support for the individuals they serve. Anyone looking to participate, volunteer, host or support an event can contact Missouri Disabled Sportsmen via social media, email at [missouridisabledsportsmen@gmail.com](mailto:missouridisabledsportsmen@gmail.com) or phone, 816.516.0728. For more information, visit their website at [missouridisabledsportsmen.org](http://missouridisabledsportsmen.org).



## Holiday Closings

Our office will close to observe the following holidays:

**Independence Day**

Tuesday, July 4

**Labor Day**

Monday, Sept. 4

**Columbus Day**

Monday, Oct. 9





## Salutations to Suzy

We have a new team member! Suzy Lundy joined us in mid-March as a part-time member services representative. Please welcome her the next time you see her at the credit union – she's excited to help our members with all your financial needs!

# Congratulations to Our Winners

## 2023 Scholarship Winners

### High school winners: \$1,200

- Monte B.
- Cora H.
- Peyton J.

### College winners: \$1,200

- Angela D.
- Olivia P.
- Nicholas R.



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

## 2023 Youth Month Winners

### Grand prize winner: \$200 deposit

- Vera K.

### Coloring contest winners: \$25 deposit

- Ben A.
- Maksim C.
- Reed K.



### 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.....	5.75%-7.25% 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 .....	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 .....	7.0% -7.25% APR <sup>2</sup>
Personal Line of Credit .....	9.25% 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

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



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