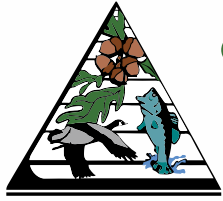


SUMMER 2024



Conservation
Employees'
Credit Union

MoneyMatters

Upgrade update

Conservation Employees' Credit Union has given our Visa® credit card program an upgrade!

What's new:

- Your CECU credit card account information is available through Virtual Branch online banking! Please make sure to re-enroll in e-statements to view details.
- Please take note of the new phone numbers for credit card service:
 - Customer service: (833) 582-0097
 - Lost/stolen card – domestic: (855) 293-2458
 - Lost/stolen card – international: (206) 352-4401 (call collect)
- Our credit card has gone contactless! That means you can tap your card at checkout to pay.

What hasn't changed:

- We still don't charge any annual fee or balance transfer fee.
- We still offer 6.0% APR for 18 months on balance transfers.*
- We still provide a 25-day, interest-free grace period on purchases.

Thank you for your patience with our staff while we upgraded our program to serve you better. We understand this was a trying process, but we believe you'll enjoy the new benefits!

*APR=Annual Percentage Rate. Loans are subject to member eligibility, creditworthiness and other factors. After the promotional timeframe expires, remaining balances will migrate to the standard APR applicable on your account. Contact CECU for complete details.



Coming July 15:

Keep your ride (and your payments) cool this summer

Help your finances beat the heat this summer with help from Conservation Employees' Credit Union.

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

Don't forget, our auto loans offer these benefits – even after our special offer ends:

- Competitive, fixed rates
- Flexible repayment terms
- Optional low-cost loan protection
- And more!

Use your ride to keep your cash cool! Click, call, or stop by to apply today.

*Offer begins 7/15/24 and is valid for a limited time. Offer 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.



Staying on top of your credit has never been easier

Access your credit score, full credit report, credit monitoring, financial tips and education – all without impacting your credit score. CECU makes it possible with Credit Sense, powered by SavvyMoney.

You can do this ANYTIME, ANYWHERE, for FREE:

- Daily access to your credit score
- Real-time credit-monitoring alerts
- Credit score simulator
- Personalized credit report
- Special credit offers
- And more

It's easy to get started! Simply log into Virtual Branch online banking or our mobile app to enroll and use this free service.



Thank you
for attending our
annual meeting

415 members celebrated the CECU difference at our annual meeting in June! Besides discussing the recent system conversion, our leadership team shared details on the credit union's growth in 2023 and plans for the future. We also held our annual election to fill open positions on our board of directors and supervisory committee.

Congratulations to our newly elected board members Travis McLain and Christopher Riggert, as well as supervisory committee member, Malissa Briggler.

Mark your calendars for Missouri's back-to-school sales tax holiday!

Get your student ready for fall, and shop without paying sales tax on school supplies, computers, clothing and other items. Get full details by scanning this QR code with your mobile device.



Don't forget to boost your back-to-school budget with a **Visa credit card or personal line of credit** from Conservation Employees' Credit Union!

Friday
Aug. 2 –
Sunday
Aug. 4



Protect yourself from fraud

We care about member safety, and we want our members to be aware of the different forms of fraud they may come across. Below are some ways scammers get personal and financial information, as well as tips on how you can protect yourself.

Fraud in all forms:

- **Card skimming:** Skimming involves a scammer tampering with an ATM or payment terminal (like at a gas station). The machine reads the victim's card information and transmits it to the scammer.
- **Online phishing:** This is done through insecure links embedded in emails or online ads, or through bogus surveys, solicitations, job offers, dating profiles and more. The scammer uses these means to gain access to the victim's credit or debit card information.

- **Phone scams:** A caller will pretend to be from a charity, business, organization or a financial institution to ask for donations or personal information.

Follow these tips to fight fraud:

- **Monitor your accounts frequently** so you can spot the first signs of fraud.
- **Use bill pay** instead of a card to pay your bills.
- **Use strong, unique passwords** across all your accounts.
- **Shop with caution.** Only shop reputable sites, and avoid clicking on pop-up ads or links in emails from unverified senders.

If you think you have been targeted, or would like to sign up for fraud alerts, please contact us today!

Helping kids take aim like never before

Focus. Accuracy. Integrity. The 2024 Missouri National Archery in the Schools Program (MoNASP) State Tournament, presented by Bass Pro Shops, embodied these characteristics March 20-23 at the Branson Convention Center.

MoNASP is an affiliate of the National Archery in the Schools Program (NASP), promoting education, self-esteem and physical activity for students in grades 4-12. The Missouri Conservation Heritage Foundation (MCHF) and Missouri Department of Conservation (MDC) have a long-standing partnership putting on successful MoNASP State Tournaments, and 2024 was no exception.



Supporting youth archers

A total of 5,500 student archers competed in the bullseye and 3D tournaments over four days with more than 19,500 in attendance, creating more than \$9.2 million economic impact in the Branson area. This year, MCHF was able to award a record \$30,000 in scholarships to the top five male and female archers.

The state tournament experience

Watching students compete is different from any other sport. The environment at the state archery competition is friendly, calm and attentive. From listening to the whistle commands, watching the archers quiet their mind, control their movements to set up a shot, releasing the arrow and reflecting on the shot, these archers show their passion and dedication to the sport.



Archery is one of the fastest-growing sports in the country today with NASP continuing to grow in almost every state. Missouri alone boasts more than 800 schools participating in the MoNASP program, connecting 200,000 students to archery. For most, this impact was evident upon walking through the doors on day one and taking in the vast span of targets, archers and the sound of thwacking arrows at the 2024 MoNASP State Tournament.



Archery has been a popular activity for both sport and hunting. MoNASP introduces youth to archery and opportunities after high school. Thanks to special legislation from Missouri State Representative Tim Taylor, archery became Missouri's official state sport in 2022. As a result, the MoNASP program and tournament continue to grow each year.

Congratulations to our 2024 scholarship winners!



High school winners: \$1,250 each

- Audrey K.
- Ella L.
- Kenley S.

College winners: \$1,250 each

- Oscar D.
- Cora H.
- Hayden S.
- Kamryn S.

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



Holiday closings

Our office will close to observe the following holidays:

Independence Day	Thursday, July 4
Labor Day	Monday, Sept. 2
Columbus Day	Monday, Oct. 14

Thank you for 10+ years of service!

Our CECU Wealth Management Advisor, Roger Luebbert, has retired after 13 years of service to the credit union. Congratulations, Roger! We're grateful for your service and dedication to our members.

Money Market

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

Loans

Vehicle.....	6.0%-7.5% 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	8.0%-12.99% APR ²
Other Collateral	8.0% APR ²
Student Loans	4.0%-6.5% APR ²
Farm/Industrial Equipment	7.25%-7.5% APR ²
Personal Line of Credit	9.5% APR ²

Visa®

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

Rate..... 14.49% APR²
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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Heather Green, Vice Chair
Rich Wehnes, Secretary/Treasurer
Carl Hauser
Christopher Riggert
Larry Yamnitz
Shawn Zimmerman

Supervisory Committee

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Kristina Klass Clinton
Trina Wash Kansas City Metro
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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
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Jefferson City, MO 65102

cecuonline.org



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