



SUMMER 2025

Conservation
Employees'
Credit Union



Flexible financing for summer spending

Make this summer unforgettable with smart financial solutions from Conservation Employees' Credit Union! Whether you're dreaming of a sun-soaked vacation or tackling home improvement projects, we offer personal loans and home equity lines of credit (HELOC) to help bring your plans to life.

Personal loans for your perfect getaway

Need a little extra cash for your summer travels? Our personal loans provide quick access to funds with competitive rates and flexible repayment terms. Whether it's a family road trip, a beach retreat or exploring new destinations, we've got the financing to make it happen – without the stress!

The key to summer home projects

Thinking of upgrading your home this season? A HELOC lets you tap into your home's value to fund renovations, repairs or backyard transformations. With flexible borrowing options, you can complete your dream projects at your own pace while enjoying low interest rates.

Ready to make the most of your summer? Let CECU help you turn your plans into reality with the right financing options. Apply today by visiting our website, stopping by our branch or giving us a call, and start enjoying the season with confidence!



Our debit card upgrade is complete

We appreciate your patience during the recent debit card upgrade process. **Please note that CECU staff cannot reset PINs for debit cards.** If you'd like to change yours, please call 800-290-7893 for assistance.

Thank you for your support as we continue to improve our services for you!



Back-to-school shopping made better with rewards

From Aug. 1-3, Missouri's back-to-school tax holiday is the perfect time to stock up on school essentials while **earning rewards points with your CECU credit card!** During this tax-free weekend, eligible items – including clothing, school supplies and computers – are exempt from state sales tax, helping families and students prepare for the upcoming school year. Pair these savings with your CECU credit card rewards to maximize your benefits! You'll earn one point per \$1 spent on purchases, which can be redeemed for merchandise, travel, statement credits or gift cards.

Take advantage of tax-free shopping while earning rewards! If you don't have a CECU credit card, apply today by visiting our website, stopping by our branch or giving us a call. Shop smart, save big, and get ready for the school year with CECU.



Easy access wherever you go

Wherever summer takes you – traveling, moving or heading off to college – your CECU membership goes with you! We proudly participate in the CO-OP Network.

CO-OP Shared Branch offers nearly 5,600 locations worldwide, so you can enjoy convenient credit union service wherever you are. Make deposits or withdraw funds, transfer money between accounts or make loan payments, purchase money orders and more!

CO-OP ATM provides more than 30,000 surcharge-free ATMs to our members for easy access to cash without surcharge fees.

Find a branch or ATM near your home, work or school today!

- Visit <https://co-opcreditunions.org/locator/>.
- Download the CO-OP locator app on your smart device.
- Text a ZIP code to 91989 to find the closest location near you.
- Call 888-748-3266 to find a location by telephone.

Unlock financial confidence this summer – anytime, anywhere!

This summer, take your financial wellness wherever life leads you. With our **Credit Sense** solution, you can monitor your credit, set goals and get personalized tips – anytime, anywhere, right from your phone.

- **Stay confident:** Know where you stand with real-time credit insights.
- **Stay informed:** Get instant alerts and guidance, whether you're at home or on vacation.
- **Stay connected:** Access your credit score and tools on your mobile device for financial wellness that travels with you.
- **Stay in control:** Reach your financial goals with tools designed to help you succeed.

Credit Sense helps you stay on track and in control. Start building the confidence you need today for a brighter financial tomorrow. To access Credit Sense, log into or enroll for online banking today.



Protect yourself from cyber threats

We care about member security and want to ensure you're aware of the ever-evolving risks in the digital world. Cybercriminals use various tactics to steal personal and financial information – here's how you can safeguard yourself from online threats:

- **Use strong passwords:** Choose unique, complex passwords for each account, and enable multi-factor authentication when available.
- **Beware of suspicious links:** Avoid clicking links in unsolicited emails, messages or online ads – when in doubt, verify directly with the sender.

- **Keep software up to date:** Regularly update your devices, apps and security software to protect against vulnerabilities.
- **Monitor your accounts:** Regularly check your financial statements for any unusual activity, and report concerns immediately.

If you suspect fraudulent activity or need guidance on cybersecurity best practices, contact us today – we're here to help keep your financial information secure!

Source: National Cyber Security Centre

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
EMBLEM USE AUTHORIZATION (EUA) FORM with donation: \$25 (1 year) or \$50 (2 year)	MOTOR VEHICLE BUREAU FORM 1716 with \$15 FEE	MAIL ITEMS to Missouri Dept of Revenue Motor Vehicle Bureau P.O. Box 569, Jefferson City, MO 65105-0569

Ways to obtain an EUA Form

1. Online at MDC Permits: mdc-web.s3licensing.com
2. By Mail: PO Box 366, Jefferson City, MO 65102
3. By Phone: 800.392.4115
4. By Vendors: Bass Pro Shops, Conservation Nature Centers or wherever you buy hunting & fishing permits

Ways to obtain Form 1716

1. Online at: dor.mo.gov/forms/1716.pdf
2. By Phone: 573-751-4509
3. Pick one up at a motor vehicle & license office

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, to learn more. If you have any questions, please call 573-634-2080.



Congratulations to our 2025 scholarship winners!



High school winners:
\$1,300 each

- H. Lane
- B. Pratt
- M. Stonner

College winners:
\$1,300 each

- R. Holsapple
- K. Kliegel
- P. Jewell



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

Thank you
for attending our annual meeting

More than 450 members celebrated the CECU difference at our annual meeting in May! During the meeting, our leadership team shared details on the credit union's growth in 2024 and plans for the future. We also held our annual election to fill open positions on our board of directors and supervisory committee.

Board of directors

Rich Wehnes, Chair
Heather Green, Vice Chair
Chris Riggert, Secretary/
Treasurer
Amy Barnhill
Carl Hauser
Travis McLain
Larry Yamnitz

Supervisory committee

Caleb Sevy, Chair
Malissa Briggler
Alicia Engelbrecht
Emily Franklin

Holiday closings

Our office will close to observe the following holidays:

Independence Day Friday, July 4
Labor Day Monday, Sept. 1
Columbus Day Monday, Oct. 13



Money Market

Up to \$9,999.99 0.30% APY¹
\$10,000 to \$24,999.99..... 0.50% APY¹
\$25,000 to \$74,999.99..... 0.70% APY¹
\$75,000 to \$99,999.99..... 0.85% APY¹
\$100,000 to \$249,999..... 1.00% APY¹
\$250,000 to \$499,999..... 2.15% APY¹
\$500,000 or more 2.70% APY¹

Loans

Vehicle.....5.25%-6.75% APR²
Mortgage Contact CECU for current rate
Share Secured..... Share rate + 2.0% APR²
Certificate Secured..... Certificate rate + 2.0% APR²
Signature Loans8.0%-12.99% APR²
Other Collateral8.0% APR²
Student Loans 4.0%-6.5% APR²
Farm/Industrial Equipment 6.5%-6.75% APR²
Personal Line of Credit8.5% APR²

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.

Board Of Directors

Rich Wehnes, Chair
Heather Green, Vice Chair
Chris Riggert, Secretary/Treasurer
Amy Barnhill
Carl Hauser
Travis McLain
Larry Yamnitz

Supervisory Committee

Caleb Sevy, Chair
Malissa Briggler
Alicia Engelbrecht
Emily Franklin

Phone Number 573-415-2220
Toll Free..... 888-897-2323
Fax..... 573-415-2228
ATM/Debit Card Lost/
Stolen After Hours..... 888-297-3416
Call 24..... 800-544-0942



Conservation Employees' Credit Union

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cecuonline.org



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