



**Conservation  
Employees'  
Credit Union**

SPRING 2023

# Money Matters

## Important Conversion Notice

**Save the Date: April 1, 2024**

Even though it's a year away, Conservation Employees' Credit Union wants to make our members aware of a core processor system upgrade that will occur. At this point, we know the following products and services will be affected:

- Credit cards (re-issue)
- Online banking

Our staff will work hard to minimize the impact of this conversion by communicating what to expect through this newsletter, our website, social media and mailings. We sincerely appreciate your understanding!

## Your Money Is Safe

Recent headlines may have you second-guessing your financial security, especially after the collapse of Silicon Valley Bank. If media reports are raising questions, you can rest easy knowing that CECU remains secure.

Since 1970, credit unions have been federally insured through the National Credit Union Share Insurance Fund (NCUSIF), an arm of the National Credit Union Administration. The United States government backs this fund with full faith and credit, just as it does the FDIC. That means that your finances are insured for up to \$250,000 per depositor, with an additional coverage of up to \$250,000 for other types of accounts, such as IRAs.

If you have any further questions or concerns regarding the soundness of your credit union, please contact a CECU representative or stop by our office.

## Unleash the Power of Saving at Conservation Employees' Credit Union

### April Is National Credit Union Youth Month

At Conservation Employees' Credit Union, we want our youngest members to imagine what goals they could achieve just by saving money.

This year's theme for National Credit Union Youth Month is "Unleash the Power of Saving at Your Credit Union." Here's how your family can participate:

- With every \$5 deposited into one of our youth club accounts during April, club members will receive one prize drawing entry to win \$200!<sup>1</sup>
- We're also hosting a coloring contest and awarding \$25 to top participants in each club.<sup>2</sup>

Help your children and grandchildren celebrate National Credit Union Youth Month with a deposit today! Current youth account members will receive their coloring sheet in the mail, but we'll also have copies available at our office and online.



<sup>1</sup>Odds of winning depend on the number of entries received. Deposit must be made during April to receive entry. Minimum qualifying deposit is \$5, and members may earn a maximum of one entry per day. Credit union contest is open to all youth club members ages 20 and younger. <sup>2</sup>Youth club members ages 20 and younger are eligible to participate. Artwork must be received by May 1 to be eligible for the cash prize. CECU will contact the winners by May 9. Contact CECU for complete details on all offers.





## \$1,000 of TruStage™ Accidental Death & Dismemberment Insurance Coverage Is Yours

One of the nice benefits of CECU membership is a no-cost TruStage Accidental Death and Dismemberment (AD&D) insurance policy from CMFG Life Insurance Company. AD&D coverage pays you or your loved ones a cash benefit after an accident results in a covered injury or loss of life due to an accident.

You can get \$1,000 of coverage, paid for by your credit union, and provided by CMFG Life Insurance Company. You can also get up to an additional \$300,000 AD&D coverage from CMFG Life at affordable rates.

Sign up for your no-cost or additional protection today. Visit [cecuonline.org](http://cecuonline.org), and select 'Insurance (TruStage)' from the Services menu. Or, you can call TruStage directly at (855) 612-7910.

TruStage™ AD&D Insurance is offered by TruStage Insurance Agency, LLC and underwritten by CMFG Life Insurance Company. The insurance offered is not a deposit and is not federally insured or guaranteed by your credit union. ADD-1112-225E

## Put Your Saving on Automatic

Whatever your savings goals are, we offer top-of-market rates, rate matching and a wide range of account options. But the secret to taking your saving to the next level is ... automatic deposits! By saving automatically, your balance builds faster than less frequent deposits due to compound interest.



We offer several options for setting up automatic deposits:

- Automatic clearing house (ACH)
- Direct deposit
- Payroll deduction

Contact us to automate your saving plan today!

## Drive Into Spring

Jump into warmer weather with an auto loan from Conservation Employees' Credit Union! We make loans for vehicles *and* recreational vehicles, like boats, motorcycles, ATVs and RVs.



Enjoy:

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

Click, call, or stop by to drive into warmer weather with an auto loan from CECU!

## Evaluate Your Tax Exposure with a FREE Personal Finance Review

Courtesy of CECU Wealth Management & Roger Luebbert,  
Certified Financial Planner & Certified Public Accountant

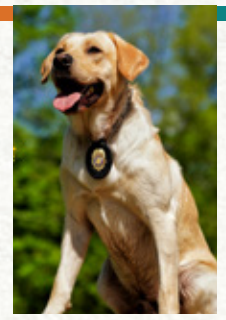
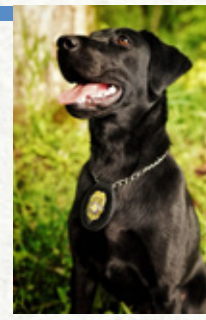
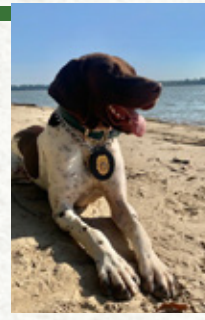
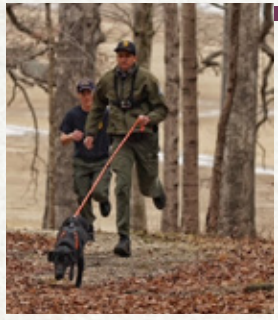
If your 2022 tax return left you with more questions than the size of your refund, the first step to finding answers is at CECU.

Because of Roger's extensive financial training and personal experience with the Missouri Department of Conservation, he is uniquely qualified to help you pursue short-term and long-term goals. And, Roger is available to travel to MDC locations across the state to meet with you.

Contact us to schedule your appointment today!







# Advancing Conservation, One Wet Nose at a Time



'Man's best friend' is also quickly becoming 'wildlife's best friend' with the rapid growth of canines in conservation around the world. Pairing a dog's super sniffer capabilities with a natural desire to work makes them a one-of-a-kind hero for conservation advancement. In spring 2021, the Missouri Department of Conservation (MDC) Canine Unit unleashed the power of the wet-nosed super sniffers for tracking, evidence search and recovery, wildlife detection and doing public programs.

These canine conservation programs have proven to be a tremendous aid in resource law enforcement work. MDC is the 37th conservation agency in the nation to add a canine program to its enforcement branch. MDC's Canine Unit is comprised of five dogs and their human partners.

- Astro, a yellow Labrador Retriever, and handler Corporal Susan Swem in the Southwest Region

- Korra, a black Labrador Retriever, and handler Corporal Justin Pyburn in the Kansas Cit Region
- Penny, a black Labrador Retriever, and handler Corporal Don Clever in the Northeast Region
- Tex, a German Shorthaired Pointer, and handler Corporal Alan Lamb, Southeast Region
- Waylon, a Shorthaired Pointer, and handler Corporal Caleb Pryor in the Northwest Region

While raw talent is an essential ingredient for a successful working dog, these canines' true potential is realized through thorough training efforts. In February 2021, the handlers and their canines traveled to the Indiana Department of Natural Resources to attend the 2021 Indiana Canine Resource Protection School. The academy was a total of nine weeks with three-week intervals and the team graduated on May 14, 2021.

Since June 2021, the MDC Canine Unit has had 134 cases and conducted 248 canine programs with approximately 11,834 program participants.

## Supporting the Sniff

MCHF understands the value of MDC's Canine Unit and wants to help grow the program. Costs – including advancing canine and handler training, equipment such as leashes, collars and vests, veterinary expenses, shots, flea and tick treatments and dog treats – are all essential for an effective and growing program. We support these incredible canines, and you can too!

Scan the QR code with your mobile device to make a donation to the MDC Canine Unit.



## Flooded with Junk Mail Because of Your New Mortgage? Don't Worry.

Congratulations on buying a new home! As you move in and get settled, you may start noticing that your daily mail is a bit more robust than usual. No, it's not your imagination. Buying a home and securing a mortgage loan can cause your junk mail to multiply. While it's a nuisance and a waste of paper, junk mail is nothing to worry about. If you're wondering what is causing junk mailers to find you so appealing all of a sudden, there may be a few reasons.

- **Your Mortgage Is Public Record:** When you close on your home, the transaction becomes a matter of public record that anybody can access. Companies that want to market their services take advantage of this.

- **Companies Buy New-Resident Lists:** Businesses that want to develop new clients spend marketing dollars to reach people who just moved to the neighborhood. They purchase mailing opportunities from direct-mail companies. They can target certain ZIP codes or even pinpoint the neighborhoods where they want to market their services.

### Opting Out of Pre-Screened Offers

Add your information to the database that removes you from all pre-screened offers of credit. This includes credit cards, home equity lines of credit and other lines of credit. Go to [www.optoutprescreen.com](http://www.optoutprescreen.com) to register. Be

prepared to share your date of birth and Social Security number. Doing this will stop pre-screened offers of credit for five years. To stop them forever, you'll need to opt out by mail by printing the Permanent Opt-Out Election Form and mailing it in. If you change your mind, you can always opt back in to start receiving the offers again.

You probably didn't plan on stacks of junk mail as being one of the changes you would experience when deciding to purchase a new home. It is, however, a common occurrence that many homeowners deal with.

# Attend Our Annual Meeting

Friday, May 5, 2023

Doors open 6 p.m.

Loose Creek Community Club Building  
173 County Road 403, Loose Creek, MO 65054

Visit [cecuonline.cuballot.com](http://cecuonline.cuballot.com) to review volunteer candidate information, cast your vote and reserve your seat.

If you want a paper ballot, please call (855) 893-7279.

Voting and reservations will close on **Friday, April 28.**

## Holiday Closings



Our office will close to observe the following holidays:

Truman Day	Monday, May 8
Memorial Day	Monday, May 29
Juneteenth	Monday, June 19
Independence Day	Tuesday, July 4

### 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	5.0%-6.5% 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	6.25%-6.5% APR <sup>2</sup>
Personal Line of Credit	8.75% 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

Dennis Steward – Chairman  
Mary Lyon – Vice-Chairwoman  
Richard Wehnes – Secretary/Treasurer  
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) 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



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



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