



Conservation  
Employees'  
Credit Union

# Money Matters

## We're upgrading our debit card program!

### IMPORTANT: Action needed in May

Conservation Employees' Credit Union (CECU) is issuing new debit cards to all current debit cardholders!

#### Things to know:

- **Watch your mail for your new CECU debit card in late April/early May**, which will come in a plain, white envelope without a CECU logo.
- **Keep your current CECU debit card and continue to use it until May 19, 2025.** This is when we will switch to our new debit card processor.
- **Activate your new CECU debit card on May 19, 2025.** Do this by calling the phone number on the activation sticker that comes on the debit card. You can use the new debit card as soon as you activate it. If you haven't received your card by May 12, please call our main line and ask for card services.
- If you use your debit card for recurring payments, you'll need to **update your payment information with your service providers** (utilities, streaming services, insurance, etc.) once you receive and activate your new card.



**Reward yourself!** Our debit card bonus points program ends in May. You're on the clock! You have until **May 18 to redeem your points** for valuable merchandise and travel rewards.

Visit [scorecardrewards.com](https://scorecardrewards.com), or call 800-854-0790 to redeem today!

**ON MAY 19, YOUR CURRENT CECU DEBIT CARD WILL NO LONGER WORK.**

## Spring into a great rate

Whether you want to enjoy the warmer weather out of the house or make improvements around it, Conservation Employees' is the place to make it all happen!

### Recreation Loans

Finance your next boat, motorcycle or RV at competitive, fixed rates and generous repayment terms.

With adjustable rates and a 20-year repayment term, you'll have the flexibility to take on your next project without breaking your budget.

### Home equity line of credit



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

Let our great rates put a spring in your step! Contact us today to learn more and apply.

\*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 are ineligible for refinance. Member will receive rebate as an account deposit within 10 business days of loan closing. Contact CECU for complete details.

# It's time for our annual meeting

**Friday, May 2**

**Doors open 6 p.m.  
Loose Creek Community Club Building  
173 County Road 403, Loose Creek, MO 65054**

## **Board of directors candidates (Two openings)**

Amy Barnhill  
Brian Ham  
Carl Hauser  
Paul Lepper

## **Supervisory committee candidates (One opening)**

Alicia Engelbrecht  
Samantha Mueller

You're invited for food, socializing and the latest news about CECU! We will hold an online volunteer election to fill vacant board of directors and supervisory committee positions prior to the annual meeting. Voting and annual meeting reservations opened Tuesday, March 25, and close Friday, April 25. Be sure to visit our website to save your spot and cast your vote. If you are not able to vote online, you may call 855-893-7279 during normal business hours to request that a paper ballot be sent to you.

Watch our website for complete information on the ballot and nominees.

## Pay your bills securely with Billpay from CECU

### **Enjoy peace of mind when you make a payment through Billpay**

With Billpay, you have the power to securely pay your bills, set up text and email reminders and schedule recurring payments.

Your secure account lets you:

- Pay your bills electronically
- Track your account balances and payment history
- Send secure person-to-person payments

But best of all, you can rest easily knowing every payment is safe and secure. Enroll in Billpay today! To get started, complete the enrollment form in online banking.





## CECU donates \$10,000 to the MCHF



*From left to right:  
CECU Card Services Operations Manager Dawn Ellis,  
CECU Lending VP Ronda LePage, MCHF Executive Director  
Tricia Burkhardt and CECU President Kevin Brueseke*

"We truly appreciate Conservation Employees' Credit Union's donation," says Tricia Burkhardt, the Missouri Conservation Heritage Foundation's executive director. "This money will directly help us meet the financial needs to promote natural resource conservation and conservation-related outdoor recreation."

Conservation Employees' Credit Union donated \$10,000 to the Missouri Conservation Heritage Foundation, which used the funds toward the Missouri Stream Team and the Missouri National Archery in the Schools Program State Championship. CECU was able to make this donation from a grant we received from Visa's community investment program.

"Conservation Employees' Credit Union is proud to support the Missouri Conservation Heritage Foundation," says Kevin Brueseke, Conservation Employees' Credit Union president. "We're confident our contribution will benefit Missouri's conservation efforts."

The Missouri Stream Team organization formed in 1988 by citizens focused on protecting Missouri's 110,000 miles of rivers and streams. Just a few of its activities include litter pickups, tree planting and streambank stabilization.

The Missouri National Archery in the Schools Program State Championship was held in March at the Branson Convention Center. More than 4,300 youth archers from all over Missouri competed in the second-largest state archery tournament in America.

## Don't fall in love with a scam

If you've found friendly messages from people you don't recognize in your email or social media, or if you're worried that someone you know is romantically involved with a scammer, here's how you can spot and stop a romance scam.

- **Scammers pretend to be heroes in faraway places:** The phony marines, soldiers, admirals, generals, diplomats and surgeons claim they can't speak or show their faces because they're in Afghanistan, Ukraine or South Sudan — but they aren't.
- **Scammers say they're in love:** You can't meet these faraway "friends" in person, but they'll chat with you daily. Too soon, they surprise you with declarations of love, or ask to marry you, and say you can share all your secrets (and money) with them now. Don't believe them.
- **Scammers ask for expensive favors:** They might ask you to accept a package of cash, gems and gold and pay the fake "shipping fee" that really goes in their pocket. Or they ask for new phones to replace broken ones or beg for gift cards and presents for the "kids they left back home." (There aren't any kids.) If you say OK to one request, they come back with another, and then another.
- **Scammers always ask for money:** They make plans to visit, but tell you they're delayed by costly problems: a lost airline ticket or visa, a medical emergency or a blocked account. They say if you could send them some money, they could still come to see you. But the minute your online love interest asks for money, you know it's a scam.



If you think someone is a scammer, cut off contact. Tell the app company or social media platform right away, and then tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

# What's new at CECU?

## Meet Jeremy!

In mid-December, we hired Jeremy Hart to be our loan processor. He helps our members with the loan application process from start to finish. We're glad you're here, Jeremy!



## Congratulations, Kevin!

Kevin Brueseke, our president for 10 years, will retire by the end of 2025. Kevin has been serving credit unions for more than four decades! The board of directors will work with an executive search firm to hire our next president by autumn. Best wishes on your next chapter, Kevin!



## Holiday closings

Our office will close to observe the following holidays:

<b>Truman Day</b>	Thursday, May 8
<b>Memorial Day</b>	Monday, May 26
<b>Juneteenth</b>	Thursday, June 19
<b>Independence Day</b>	Friday, 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.....	5.25%-6.75% 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 .....	6.50%-6.75% APR <sup>2</sup>
Personal Line of Credit .....	8.50% 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..... (833) 582-0097

<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.

## Thank you for 70 years

In March, Conservation Employees' Credit Union turned 70 years old!

In 1955, 88 employees from the Conservation Commission chartered the credit union with \$2,074.75 in deposits and one loan for \$475. In the seven decades since, we have grown to serve more than 9,200 members with more than \$169 million in assets.

**Thank you for your membership!** You are the reason we have been around for 70 years and the reason we will succeed in the future.

## Board Of Directors

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

## Supervisory Committee

Emily Franklin, Chair  
 Malissa Briggler  
 Deepti Manglik  
 Caleb Sevy

## Field Representatives

Renee Hunt ..... Central Region  
 Angela Chapman ..... Chillicothe  
 Kristina Klass ..... 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..... (833) 570-8693



**Conservation  
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 Credit Union**

P.O. Box 180  
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[cecuonline.org](http://cecuonline.org)



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