



Conservation
Employees'
Credit Union

SPRING 2026

Money Matters

Turn your home's value into new possibilities

Spring is a season of fresh starts, and your home may hold the financial opportunity you need to take the next step.

A **home equity line of credit** from Conservation Employees' Credit Union allows you to borrow against the value of your home with flexible access to funds. Whether you're planning improvements, consolidating debt or covering other major expenses, your equity can be a smart financing option.

Discover what's possible with your home's value! Contact us today to learn more and apply.

Share CECU with your family

Did you know your family members are eligible to join Conservation Employees' Credit Union? We are proud to serve not only Missouri Department of Conservation employees and volunteers, but also their immediate family members. That means your spouse, children, siblings, parents, grandparents and grandchildren can open an account or loan and benefit from CECU membership!

Help your loved ones experience the credit union difference. Contact us to learn more about eligibility and get started.



Bank anytime, anywhere

When life gets busy, your banking shouldn't slow you down. With CECU's **online banking** and **mobile app**, you can manage your finances whenever and wherever it's convenient for you. With digital banking, you can:

- Check balances and review transactions
- Transfer funds between accounts
- Deposit checks using mobile deposit
- Pay bills securely
- And more!

Whether you're traveling this spring, managing day-to-day expenses or simply prefer banking from home, our digital tools make it easy to stay in control. Enroll in online banking today, and download our mobile app to get started.



Add extra protection to your loan

When financing a major purchase, it's important to think beyond the monthly payment. That's why we offer several optional protection products designed to help safeguard your finances.

- **Debt protection with Life Plus:**

Add protection to your finances by canceling your loan balance or payments in the event of involuntary unemployment, disability or death.

- **Extended warranty:** Protect your vehicle from costly repairs with extended service coverage. A CECU loan is not required to purchase an extended warranty.

- **GAP coverage:** If your vehicle is totaled or stolen, guaranteed asset protection (GAP) covers the difference between what you owe and what your insurance pays.

- **Depreciation protection:** Protect your vehicle's value by providing additional financial protection in the event of a total loss.

Ask us about these low-cost options when financing your next purchase. We'll help you choose the coverage that fits your needs and budget.

Financial literacy builds a strong future



Understanding how to manage money is one of the most important life skills anyone can develop. Financial literacy helps you make informed decisions about saving, borrowing, budgeting and planning for the future. If you're looking to strengthen your financial knowledge, explore trusted resources such as:

- **consumerfinance.gov** – Helpful guides on budgeting, loans, savings and more
- **mycreditunion.gov** – Financial tools and education from the National Credit Union Administration
- **investor.gov** – Educational resources on saving and investing from the U.S. Securities and Exchange Commission

Taking time to build your financial knowledge can help you make smarter decisions. Explore these resources today!

Help fatmucket and friends by advancing watershed wellness

Freshwater mussels possess some of the most descriptive and whimsical common names in nature, highlighting unique shell shapes, colors and textures. Names like pink heelsplitter, monkeyface, pistolgrip and snuffbox are hard to forget.

Missouri Conservation Heritage Foundation (MCHF) Executive Director Tricia Burkhardt and Director of Development Andrea Smith recently toured the U.S. Geological Survey Columbia Environmental Research Center (CERC) to learn more about their incredible work to solve challenging threats to water quality and natural resources. During their visit, they learned about CERC's mussel restoration and even got to hold a rare fatmucket – yet another example of a charmingly named mussel!

CERC's research into contaminants and habitat changes is essential for maintaining our aquatic and terrestrial ecosystems' health.

Collaborative conservation: Funding mussel research internship at the Johnny Morris Institute

The Johnny Morris Institute of Fisheries, Wetlands of Aquatic Systems at the University of Missouri is pleased to announce multiple undergraduate internship opportunities as part of the **Chip and Teresa McGeehan Career Pathways Program**. The Pathways Program underscores the Johnny Morris Institute's commitment to experiential undergraduate education. These internships provide students with real-world field experience and training to prepare the next generation of conservationists for the workforce.

MCHF looks forward to teaming up with CERC for future initiatives, such as the Johnny Morris Institute's internship for restoring Osage River mussels and helping our quirky-named aquatic friends.

Learn more about CERC, usgs.gov/centers/columbia-environmental-research-center. Learn more about the Johnny Morris Institute, mochf.org/aquatic-institute/.



What's new at CECU?

Celebrating 25 years with Dawn

In December, our card services manager Dawn Ellis celebrated her 25th anniversary with CECU. For two-and-a-half decades, Dawn has provided exceptional service and dedication to our members. Thank you, Dawn, for your commitment and leadership!



Welcome, Austin!

Please join us in welcoming Austin McMichael to the CECU team! Austin joined us in February as a financial services specialist and looks forward to assisting members with their financial needs. We're excited to have you on board, Austin!



Holiday closings

Our office will close to observe the following holidays:

Truman Day	Friday, May 8
Memorial Day	Monday, May 25
Juneteenth	Friday, June 19
Independence Day	Friday, July 3 (observed)

A strong year means strong returns for you

CECU had a successful 2025, and we're proud to share that success with the people who made it possible, our members. As a result of our strong performance, we have increased our share savings rate and lowest-tier money market rate. Thank you for your continued trust and membership.

Money Market

Up to \$9,999.99	0.50% 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.....	4.25%-5.75% 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	5.50%-5.75% APR ²
Personal Line of Credit	7.75% APR ²

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Lost/Stolen, 24-Hour Contact..... 833-582-0097

¹APY = Annual Percentage Yield. ²APR = Annual Percentage Rate. All rates and terms are subject to change. Contact CECU for details.

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