



Conservation
Employees'
Credit Union

MoneyMatters

SUMMER 2020

No Fees + Great Rewards = What Are You Waiting For?

At Conservation Employees' Credit Union, we believe membership should come with perks – like our Visa Cash Back Rewards credit card.



No Fees

We **don't** charge a never-ending list of fees, such as the ones you may have seen from the big credit card companies: annual fee, account setup fee, program fee, participation fee, additional card fee, application fee, balance transfer fee, purchase transaction fee, foreign transaction fee, over the limit fee, statement copy fee, document copy fee, rush fee, card or PIN replacement fee and unreturned card fee.

Rewards

Forget those limited-time credit card promotions! We offer year-round rewards, such as:

- **1% cash back** on purchases. In 2019, we paid **\$152,500 back** to our credit cardholders!
- **UChoose Rewards points.** Visit uchooserewards.com to shop and earn additional cash back on your purchases.
- **6.0% APR for 18 months** on balance transfers. Not only should you switch to our better credit card, we'll give you a special introductory rate for doing so!

Stop waiting, and apply today! Visit cecuonline.org, or call (573) 522-4000 to make an appointment with one of our friendly loan officers.

*APR=Annual Percentage Rate. Membership eligibility required. Contact CECU for details.

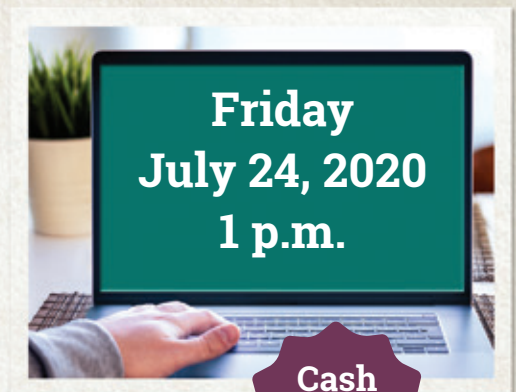
We're Going Virtual

Our Rescheduled Annual Meeting Will Be Online

For the health and safety of our members and staff, we postponed our annual meeting, originally scheduled for May 1. With safety still at the top of our minds, we've decided to hold a virtual annual meeting this year.

The credit union will post details on cecuonline.org, as well as send an email, regarding how to join the meeting. After the meeting, we'll hold a drawing for cash prizes!

Be sure to watch our website and your email for all the details. We look forward to 'seeing' you there!



Cash
Drawings

Come On, Get App-y

Convenience and security can all be found as close as your smartphone!

- **CECU mobile app:** Manage your credit union accounts and loans anytime, anywhere – including check deposits! You must have Virtual Branch online banking to use our mobile app.
- **Apple Pay and Google Pay:** Pay contact-free at the register using your CECU debit or credit card!
- **MobiMoney debit card manager:** Get purchase history, control functions, alerts and more!
- **CardValet credit card manager:** Get real-time transaction notifications, help identify fraudulent activity and more!

Each app will make your finances happy! Download them today through the Apple App Store or Google Play.

We Offer Contact-Free Loan Applications

While our lobby and drive-thru are open, we understand some may prefer to handle their financial transactions through online banking or our mobile app. In addition to managing accounts, transferring money and paying bills, you can now apply for a loan remotely!

Using your mobile device, tablet or desktop computer, an internet connection is all you need to conveniently access our loan applications from anywhere. To get started, visit cecuonline.org and select Applications; or, you can find our loan application in the CECU mobile app.

**Our membership application is online as well!
Be sure to tell your family and co-workers
about Conservation Employees'
Credit Union, if you
haven't done so already.**

We Can Help You & Your Family Avoid Identity Theft

As if the spread of COVID-19 wasn't bad enough, fraudsters are exploiting the disease to scam victims and steal their identity. As a member, you have access to a comprehensive identity theft program through Benefits Plus®.

The Identity Theft and Security Center features:

- Restoration Rescue®
- Your child is covered
- Lost document recovery
- Fraud alerts
- Credit reports
- Junk mail reduction
- Credit card and personal information form

For just \$2.99 per month, you can take command of your identity! Visit cecuonline.org, and click on Rewards to get started.

Who can become a member?

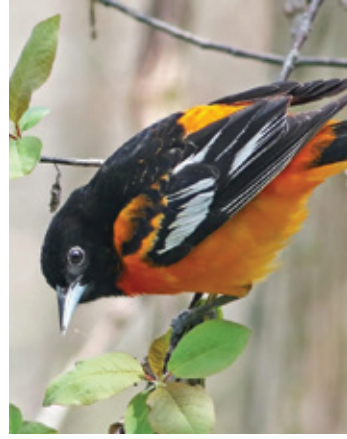
- Immediate family members and organizations of any current CECU member
- All current and retired employees of the Missouri Department of Conservation (MDC)
- MDC volunteers with more than 50 hours of documented service
- MDC Conservation Commissioners
- CECU employees



Keep Our Birds Flying Home



Our feathered friends are back! One of our favorite things about spring is all the birdsong we hear when spending time outside. Such happy sounds bring joy to our souls. To keep them coming back, migratory birds need our help. About one-third of Missouri's breeding bird species leave the U.S. to winter in Mexico, Central America, South America and the Caribbean, where their habitat is at risk or disappearing.



Birds of a Feather

About 20 years ago, our Missouri wildlife biologists realized that if we want to continue seeing the migratory birds we love each year in Missouri, we need to do more than preserve habitat for them here within our own state. They discovered that quality habitat on the wintering grounds of Mexico, Central America and South America was at risk, as well as habitat along the migratory corridor. In 2007, the Missouri Conservation Heritage Foundation (MCHF) got involved, raising funds and financing projects in Mexico and Central America.

Remembering a Visionary

The individual in Missouri responsible for spearheading much of the migratory bird habitat work in Central America was Missouri's late State Ornithologist, Brad Jacobs, who recently died. Read more about Brad Jacobs at mochf.org/remembering-brad-jacobs.

Taking Flight!

While we celebrate all that MCHF has helped accomplish for migratory birds, there is still much to be done! There is still habitat that needs to be protected and restored for use by our Missouri birds. Your monetary gift today helps ensure that your favorite birds will make their annual migrations for many years to come. Donate at justgiving.com/campaign/MCHFMigratoryBirds2020, or contact our office at (573) 634-2080 or mchf@mochf.org.



Congratulations to Our 2020 Scholarship Recipients

These student members each have an extra \$1,300 for their higher education!

High School Division

- Caleb Bergfield
- Ryan Dixon
- Nicholas Rose
- Alexis Schlieper

College Division

- Will Distefano
- Rebecca Johanns
- Jacob Powelson
- Michelle Seers

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

These Youth Members Found Money Magic at CECU

Congratulations to these youth club members who won our Youth Month deposit and coloring contest drawings!

\$200 deposit

- Alexandros T.

\$25 deposit

- Rachel C.
- Viola J.
- Sarah M.

Holiday Closings

Our office will close to observe the following holidays:

Independence Day

Friday, July 3

Labor Day

Monday, Sept. 7

Columbus Day

Monday, Oct. 12

New Employee Spotlight

Gary Standiford, Member Service Representative

Gary joined the CECU team in May! Be sure to tell him hello the next time you're at the office.



Money Market

Up to \$9,999.99	0.30% APY ¹
\$10,000 to \$24,999.99	0.45% APY ¹
\$25,000 to \$74,999.99	0.60% APY ¹
\$75,000 to \$99,999.99	0.75% APY ¹
\$100,000 or more	1.05% APY ¹

Loans

Vehicle	2.4%-3.25% 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	6.0%-12.00% APR ²
Other Collateral	8.0% APR ²
Student Loans	3.5%-6.0% APR ²
Farm/Industrial Equipment	3.50%-3.75% APR ²
Personal Line of Credit	4.25% APR ²

Visa®

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- 25-day grace period • No annual fee

Rate..... 12.0% 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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Phone Number.....(573) 522-4000
Toll Free.....(888) 897-2323
Fax.....(573) 526-4715

ATM/Debit Card Lost/
Stolen After Hours.....(800) 528-2273
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**Conservation
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cecuonline.org



Federally insured by NCUA

