



Conservation  
Employees'  
Credit Union

SUMMER 2021

# Money Matters

**Last Chance!**

## Our Vehicle Loan Specials Are Coming to the End of the Road

Summer has only just officially started, but our special offers are ending soon!

Finance your next vehicle with us, or bring us your auto loan from another lender to get:



**\$200  
Cash  
Back<sup>1</sup>**

**90 Days  
Until Your  
First  
Payment<sup>2</sup>**

Finance your next boat, motorcycle, ATV, RV or trailer with us, or bring us your recreational loan from another lender to get:



**90 Days  
Until Your  
First  
Payment<sup>2</sup>**

Our financing is easy:

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

It's your last chance to take advantage of these special offers. Contact us today to apply!

<sup>1</sup>Offer ends 7/31/21 and subject to member eligibility and other factors. Minimum loan amount is \$10,000. Offers not valid on current CECU loans. Member will receive \$200 within 10 business days of loan closing. <sup>2</sup>Offer ends 7/31/21 and subject to member eligibility and other factors. Interest will continue to accrue during the deferral period. Offer not valid on current CECU loans. Contact CECU for complete details on all offers.

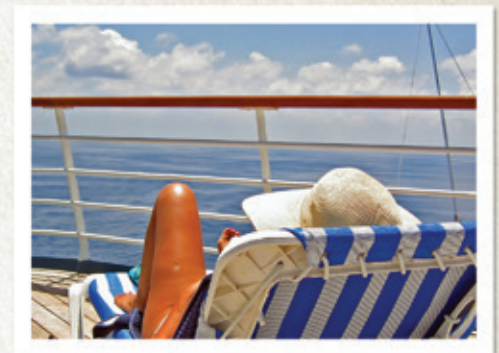
**Thanks to everyone who attended our spring virtual car-buying seminars. Watch your inbox, our newsletter and social media for our fall seminars!**



## You & Your Family Have Access to Travel Services Discounts

Whether you're living it up on a Caribbean cruise, finding dollar-friendly destinations nearby or relaxing at the beach, Benefits Plus Concierge Service makes it easy for you to book any travel arrangements! Unlike other travel services, they don't make money on what you spend. Instead, Benefits Plus uses special internet resources and inside travel industry connections to deliver more value for your money.

- **Airline tickets:** You get the guaranteed lowest price on airline tickets, plus a 3% automatic cash back reward and \$100,000 automatic flight insurance.
- **Hotel reservations:** Enjoy the guaranteed lowest prices on hotel reservations, with a 5% cash back reward and specially negotiated rates.
- **Cruise vacations:** Pay the guaranteed lowest rates on cruise vacations, plus 5% cash back.



For just \$2.99 per month, you can have a travel expert in your corner and much more! Visit [cecuonline.org](http://cecuonline.org), and click on Rewards to get started.

# All Cards Are Not Created Equal

## Our Visa® Cash Back Rewards Also Has a Great Rate!

With most credit cards, you can't have it both ways – you either get a low rate, or you get rewards. But that's not the case at Conservation Employees' Credit Union!

**12.0%** APR\*

In addition to our great rate, you'll also receive:

- 6.0% APR for 18 months on balance transfers.
- 1% cash back on purchases.
- UChoose Rewards points for additional cash back.
- No annual or balance transfer fees.
- Optional CardValet® for enhanced card management.
- And much more!

It's time for a superior credit card – visit [cecuonline.org](http://cecuonline.org) today to apply or transfer your balances from another card.

\*APR=Annual Percentage Rate. Membership eligibility required. Rates and terms are subject to change and credit qualifications, as well as other factors. Contact CECU for complete details.

## Thanks for Celebrating the Credit Union Difference

In April, nearly 300 members, including four virtually, attended our annual meeting. Conservation Employees' Credit Union only exists because of our members, so we thank you, our volunteers and our staff for our success!

### Board of Directors

- Dennis Steward, Chairman
- Mary Lyon, Vice-Chairwoman
- Tamie Yegge, Secretary/Treasurer
- Dennis Cooke
- Heather Green
- Todd Larivee
- Richard Wehnes

### Supervisory Committee

- Pam Haverland, Chairwoman
- Lisa Dunham
- Shannon Haslag
- Donna Linnenbrink

## FBI Fraud Alert What to Watch For

Checks continue to be a tool used in fraudulent schemes. Here are some of the common ways a legitimate-looking check may be used to take advantage of you:

- Someone sends you a check for an expensive item you sold on the internet (car, boat, jewelry, etc.).
- You receive a check that's more than the actual selling price.
- The check was sent by someone you've only met virtually.
- The name and address on the check don't match the name of the person or business that's buying your item.

Many people believe they're too smart to be scammed, which is logical. However, successful con artists don't play to your intelligence, they prey upon your emotions. Keep your heart in check and trust your mind, so you can stay one step ahead of fraudsters.



# Attracting New Schools to Archery

The Missouri National Archery in the Schools Program (MoNASP) is a school-based archery sports program where students learn the skill of archery. Missouri has more than 750 schools that offer MoNASP as part of their schools' curriculum to approximately 200,000 students in grades 4-12. MoNASP, an affiliate of the National Archery in the Schools Program (NASP), promotes education, self-esteem and physical activity for students.

Nearly every student – regardless of age, size or physical ability – can succeed at archery. It is a vital team-building experience with skills and friendships that last a lifetime. Many of the students participate in the hunting seasons to continue their archery skills.

Because of generous donors and an active archery community, the Missouri Conservation Heritage Foundation is a long-term supporter of MoNASP in the form of scholarships, grants and event assistance. MCHF partners with MDC to oversee the annual MoNASP State Archery Tournament and awards \$20,000 in scholarships each year. MCHF has helped 10 new schools become involved in archery by helping them pay for archery equipment to start the program.

“The students involved in the Rolla Middle School archery program were eager to begin and proved to be aspiring archers,” says Rachel Kissinger, Rolla Junior High and High School English teacher and Middle School archery coach. “Receiving the grant enabled us to convince administration to let us bring archery to the Rolla students.”

MCHF believes every student has an opportunity in archery, and our support is one of the ways we invest in the lives of those who will carry on conservation's future. If you are interested in donating to support archery, contact us at (573) 634-2080 or donate online at [mochf.org/donate-online](http://mochf.org/donate-online).



## Holiday Closings

Our office will close to observe the following holidays:

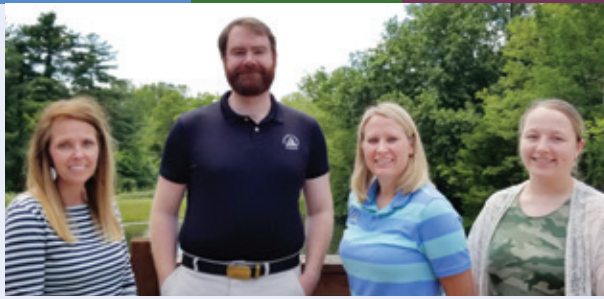
**Independence Day**  
(observed)  
Monday, July 5

**Labor Day**  
Monday, Sept. 6

**Columbus Day**  
Monday, Oct. 11

## Moving Up ...

- **Stacia Peters** is now a loan officer, after working for the credit union off and on since November 1996 as a member service representative, member service supervisor and a financial services specialist!
- Starting at the credit union in August 2019 as a member service representative, **Nick Bateman** is now our support specialist!
- In May, one of our loan officers, **Ronda LePage**, was promoted to our newly created vice president of lending



position! She's been with the credit union since September 2007.

- **Harley Onstott** is now a financial services specialist, moving up from a support specialist position! She came to us in December 2019.

Congratulations, everyone!

## ... And Moving On

Cathy Adams, our vice president of operations, retired from the credit union in June. During her nearly 31 years with the credit union, she worked as a teller, loan officer, administrative assistant, loan manager and vice president. Cathy plans to travel, take art classes and tackle some projects around the house – just to get her started! We appreciate everything you've done to help the credit union and our members, Cathy.



## Congratulations to Our Youth Month Winners, Whose Savings Will Never Go Extinct!

### Grand Prize – \$200 Deposit

- Z. Rose

### Coloring Contest – \$25 Deposit

- T. Brown
- A. Rose
- L. Scolum



We're already looking forward to celebrating National Credit Union Youth Month in April 2022!

## These Members Are Going Off to College with an Extra \$1,300!

Congratulations to our 2021 scholarship recipients:

### High School Division

- Nikolai Careaga
- Campbell Eckhardt
- Abigail Farris

### College Division

- Jeanette Luttrell
- Alexis Schlieper
- Hannah Wilson

We wish all our young members bound for higher education the best with their educational goals! Thank you to the Missouri Conservation Pioneers for their generous \$1,800 donation to our scholarship program.

### Money Market

Up to \$9,999.99 .....	0.30% APY <sup>1</sup>
\$10,000 to \$24,999.99 .....	0.40% APY <sup>1</sup>
\$25,000 to \$74,999.99 .....	0.55% APY <sup>1</sup>
\$75,000 to \$99,999.99 .....	0.70% APY <sup>1</sup>
\$100,000 or more .....	0.85% APY <sup>1</sup>

### Loans

Vehicle .....	2.25%-3.25% 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 .....	6.0%-12.00% APR <sup>2</sup>
Other Collateral .....	8.0% APR <sup>2</sup>
Student Loans .....	3.5%-6.0% APR <sup>2</sup>
Farm/Industrial Equipment ...	3.50%-3.75% APR <sup>2</sup>
Personal Line of Credit .....	4.25% APR <sup>2</sup>

### Visa®

- Cash back rewards and more
  - 25-day grace period • No annual fee
- Rate..... 12.0% 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  
Tamie Yegge – Secretary/Treasurer  
Dennis Cooke  
Heather Green  
Todd Larivee  
Richard Wehnes

### Field Representatives

Jodi Moulder.....Camdenton  
Brittney Sones.....Central Region  
Angela Chapman.....Chillicothe  
Kathy Hetherington.....Clinton  
Trina Wash.....Kansas City Metro  
Geanna Gettys.....Kansas City Region  
Annabelle Lanham.....Ellington  
Annie Hentschke.....Hannibal

### Supervisory Committee

Pam Haverland – Chairwoman  
Lisa Dunham  
Shannon Haslag  
Donna Linnenbrink

Dee Thomas.....Northeast Region  
Christina Wales.....Northwest Region  
Trish Bryan.....Ozark Region  
Judith Bethel.....Powder Valley  
Dominique Priester.....Southeast Region  
Terri Diekmann.....St. Louis Region  
Vernon Archer.....Southwest Region

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

ATM/Debit Card Lost/  
Stolen After Hours.....(800) 528-2273  
Call 24.....(800) 544-0942



**Conservation  
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Federally insured by NCUA

