



**Conservation  
Employees'  
Credit Union**

# Money Matters

SUMMER 2026

## Get on the road to a better loan

Whether you're buying new, used or refinancing an **auto loan** from another lender, Conservation Employees' Credit Union is here to help with financing that fits your budget. With a CECU auto loan, you'll enjoy:

- Fixed rates as low as 4.25% APR\*
- Flexible repayment terms
- Optional low-cost loan protection
- Quick pre-approval

Click, call, or stop by to learn more, and apply today!



### You're invited to our car-buying seminar!

Lunch provided

**Friday, Sept. 4 at 11:30 a.m.**  
CECU basement  
2915 W. Truman Blvd.  
Jefferson City, MO 65109

Designed to help you feel more confident before purchasing your next vehicle, we and our partner Credit Union Lending Systems will cover available loan options, review negotiating strategies and share insights on warranties and other add-ons. Attendees will also have chances to ask questions, enjoy refreshments and win exciting prizes! Register today by contacting our Vice President of Lending Michael Boyce at [michael.boyce@cecuonline.org](mailto:michael.boyce@cecuonline.org) or 573-415-2224.

\*APR=Annual Percentage Rate. Rates and terms subject to change without notice. Other terms and conditions may apply. Contact CECU for complete details.

## Tax-free savings are here for back-to-school shopping

Missouri's back-to-school tax holiday gives families and students a chance to save on many school-year essentials, including clothing, school supplies, computers and more. It's a great opportunity to check items off your list!

Make the most of back-to-school shopping with tax-free savings! Visit the Missouri Department of Revenue's website for details.

Friday,  
Aug. 7 –  
Sunday,  
Aug. 9



# Compare your auto insurance with TruStage



When was the last time you compared your auto insurance to what other providers offer? Through the TruStage Auto Insurance Program, CECU members may be able to save on coverage simply for being credit union members. Other discounts may also be available!

Whether you recently purchased a vehicle, added a driver to your policy or haven't reviewed your coverage in a while, it may be a good time to see how your current policy compares. Visit [trustage.com/auto-insurance](http://trustage.com/auto-insurance), or call 877-514-2920 to obtain your free, no-obligation quote today!

## Watch out for voice-cloning scams

Scammers are always looking for new ways to make their stories sound convincing. Now, some are using artificial intelligence (AI) to clone voices and impersonate loved ones, coworkers or other people you trust. Protect yourself with these tips:

- Listen for strange pauses or vocal fluctuations.
- Pause before acting. Scammers use fear and urgency to rush your decision.
- Hang up, and call the person directly using a verified phone number.
- Create a family code word that can be used to confirm a real emergency.
- Avoid sharing personal or financial information over the phone.

**We will never call, text or email asking for your password, PIN, account number or other confidential information.** If you receive a suspicious message or call, hang up and contact us directly.

Source: CNN



## Congratulations to our 2026 scholarship winners!

### High school winners: \$1,300 each

- C. Demand
- C. Duemmel
- J. Keller
- J. Kuessner
- S. Stephens

### College winners: \$1,300 each

- M. Brown
- A. Kliethermes
- A. McCullough-Day
- B. O'Brian
- M. Stonner

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

# Crunch the numbers with CECU calculators



Making financial decisions is easier when you have the right tools. CECU offers online calculators to help you estimate payments, compare options and plan for your next financial goal. Whether you're shopping for a vehicle, planning home improvements, paying down debt or building savings, our calculators can give you a better idea of what to expect before you take the next step.

Visit [cecuonline.org](http://cecuonline.org), select Resources, and choose Calculators to get started.

## Holiday closings

Our office will close to observe the following holidays:

### Independence Day

Friday, July 3 (observed)

### Labor Day

Monday, Sept. 7

### Columbus Day

Monday, Oct. 12



## Celebrating conservation, from classrooms to communities

### Fostering the new generation of conservationists

The Johnny Morris Institute of Fisheries, Wetlands and Aquatic Systems is proud to award \$1,000 McGeehan Undergraduate Scholarships to four outstanding natural resource students this year. Meet the next generation of wetland and water conservationists – the future is looking bright!



- Anna Jensen
- Daniel Moak
- Tanner Spooner
- Nick Weymouth

Pictured from left to right: MDC director Jason Summers, Anna Jensen, Daniel Moak, MCHF executive director Tricia Burkhardt, Chip and Teresa McGeehan, Nick Weymouth, College of Agriculture, Food and Natural Resources associate dean Dr. Shibu Jose, Johnny Morris Institute director Dr. Rick Relyea.



### Conservation on the big screen

MCHF connected with St. Louis conservationists this spring by bringing a new documentary to the historic Hi-Pointe Theatre! "Preserved" encapsulates the work of Ted Turner Reserves, an organization we'll honor at this year's National Lewis & Clark Conservation Awards. The film unveils Vermejo, a Ted Turner Reserves sanctuary bigger than many national parks. This wild and working property showed us fascinating landscapes, wildlife populations being rebuilt and a model for eco-restoration that involves us all. The film closed with an inspiring panel discussion featuring filmmaker Ben Clark, Ted Turner Reserves Vice President of Sales & Marketing Doug Lindauer, former MDC director Sara Parker Pauley and MCHF executive director Tricia Burkhardt. We host events like this throughout the year – follow MCHF on social media, or sign up for our email newsletter on our website to catch us at the next one!





# President's corner

**Ronda LePage, President**

Last year marked an important leadership transition for CECU, and I am honored and excited to serve as your president. While there will naturally be new ideas and fresh perspectives, our mission and direction remain the same: to be a member-focused, friendly and financially strong credit union committed to serving those who dedicated their careers to conserving Missouri's natural resources.

We remain competitive in today's evolving landscape by offering the modern conveniences members expect, along with personalized service you value. We are also focused on meeting our members' current needs while keeping an eye on the future, continuing to enhance technology, improve services and attract the next generation of members to ensure long-term strength and stability.

Our success tells a powerful story that reflects trust, engagement and growth. When CECU succeeds, our members succeed, and none of this would be possible without the continued loyalty of our members and the dedication of our volunteer board of directors and committee members. Their guidance and commitment to sound governance ensure we remain safe, secure and positioned for future success.

## Board of directors

- Larry Yamnitz, Chair
- Chris Riggert, Vice Chair
- Amy Barnhill, Secretary/Treasurer
- Brian Canaday
- Brian Ham
- Carl Hauser
- Travis McLain

## Supervisory committee

- Alicia Engelbrecht, Chair
- Malissa Briggler
- Melanie Crane
- Shaun Zimmerman

### Money Market

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

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Text Number ..... 573-227-6339  
Phone Number ..... 573-415-2220  
Toll Free..... 888-897-2323  
Fax..... 573-415-2228  
ATM/Debit Card Lost/  
Stolen After Hours..... 888-297-3416  
Call 24..... 833-570-8693  
Email ..... cecu@cecuonline.org



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P.O. Box 180, Jefferson City, MO 65102

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



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