



**Conservation
Employees'
Credit Union**

Money Matters

TIRED OF PLAYING THE GAME OF LOANS?

Finding the best loan may seem like a struggle of epic proportions; but you belong to House Conservation Employees' Credit Union. With any of our low-rate loan options, you'll break the wheel of overwhelming debt.

Whichever option you choose, you'll enjoy competitive rates, flexible repayment terms and some breathing room for your budget.

- **Auto and Recreational** – From preapproval to closing, we're your auto-buying resource – including shopping!
- **Home and Land** – Turn to us when purchasing, refinancing or making your house a dream home.
- **Personal** – Pay your tax obligation, set up your man cave or she shed, or take a family vacation. Our loan staff can tailor a loan to fit your needs.
- **Credit Card** – Power your spending with cash-back rewards.

Conquer the game of loans with Conservation Employees' Credit Union by your side. Visit cecuonline.org, or stop by our office to apply.



We're Getting Better All the Time

In 2018, we paid \$145,000 to our Visa® Cash-Back Rewards credit cardholders, and in 2019, we're going to pay even higher rewards on certain credit card transactions. Watch your inbox, mailbox, our website and social media for details!

TIP: Increase your year-end cash-back rewards by paying recurring bills (utilities, phone, internet, etc.) with your Visa Cash-Back Rewards credit card.

Celebrate the CECU Difference

Friday, May 3 Doors open at 6 p.m.

Loose Creek Community Club Building, 173 County Road 403, Loose Creek, MO 65054

Join us as we review the credit union's activities in 2018 and share plans for what lies ahead. The evening will include socializing, refreshments, a delicious meal, prize giveaways and fun, and we hope to see you there!

Voting & Reservations

Board of Directors candidates

Charles Anderson
Heather Green
Todd Larivee
Julie Love
Paul Remmert
Rebecca Travnichak
Tamie Yegge

Supervisory Committee candidates

Audrey Beres
Lisa Dunham

The CECU bylaws state that any other candidate wishing to place his or her name on the ballot for an open position may do so by collecting the signatures of 26 members who are eligible to vote. This petition must be returned to the board chairman, David Ulrich. The closing date for receiving nominations by petition is **Friday, Feb. 8, 2019**.

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 will open on **Tuesday, March 26**, and close **Friday, April 26**. Be sure to visit our website to save your place at the table and cast your vote. If you are not able to vote online, you may contact the credit union during normal business hours to request that a paper ballot be sent to you.

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

Win \$1,300 For College With A Conservation Employees' Credit Union Scholarship

If you or your child is headed for college next fall, come to Conservation Employees' Credit Union first! We're giving away **six scholarships totaling \$7,800** this year, and we're accepting applications from qualified members now.

High school seniors, trade-school students and current college students are encouraged to **apply by Friday, March 15**. They need only be CECU members in good standing and plan to enroll as a full-time student in the fall of 2019. Complete details and application information is available on our website, cecuonline.org.

Interested members should mail completed applications to:
Conservation Employees' Credit Union
Attn: Scholarship Committee
PO Box 180
Jefferson City, MO 65102.

A special thank you goes out to the Pioneer Group for renewing their contribution and donating \$300 per scholarship.



Did Your Holiday Shopping Put Your Identity in Jeopardy?

We Have the Tools To Protect It



Your identity is one of the most valuable things you own. It's important to keep your identity from being stolen by someone who can potentially harm your good name and financial well-being.

Thankfully, you can protect yourself against most forms of identity theft, and Conservation Employees' Credit Union can help!

- **CardValet and MobiMoney:** Credit and debit card users can monitor card activity and receive purchase alerts through their smartphone.
- **Credit Sense:** Online and mobile banking users enjoy free credit report monitoring and scores.
- **Benefits Plus®:** Subscribers get access to the Identity Theft and Security Center program, which includes identity restoration.

Identity theft occurs when someone uses your name, address, Social Security number, credit card or financial account numbers, passwords and other personal information without your knowledge to commit fraud or other crimes. Attacks grow more frequent and sophisticated every year, making identity theft the fastest growing crime in the United States.

Please contact the credit union immediately if you suspect your identity has been stolen or your accounts compromised. We're here to help!

This Year We're Adding Some Happy

Conservation Employees' Credit Union members get **\$100 per line in cash rewards** for every new line activated with Sprint® – and, for a limited time, this offer is available for **unlimited lines**. Plus, you'll receive \$100 in loyalty cash rewards every year.

Already a Sprint customer?

Current customers can take advantage of the **\$100 loyalty cash rewards** offer every year, starting one year after program enrollment.

C'mon and get happy!

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!*

1. Become a Sprint customer, and mention you're a credit union member.
2. Register at lovemycreditunion.org/sprintrewards.
3. Allow up to eight weeks to see cash rewards directly deposited into your credit union account.

Take advantage of this limited time offer today!
Visit lovemycreditunion.org/happy to learn more.



*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone lines activ. up to 15 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$100/acct./yr. when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$100/acct./yr. deposit on their 12mo anniversary transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Holiday Closings

Our office will close to observe the following holidays:

Martin Luther King Jr. Day
Monday, Jan. 21

Lincoln Day
Tuesday, Feb. 12

Presidents Day
Monday, Feb. 18

Protect What You Love Most!

Missouri is blessed with a rich diversity of habitats – prairies, streams, forests, wetlands, glades and caves. Just like you, we cherish these areas, including the plants and animals that live in them. We give thanks to live with other Missourians like you who put so much emphasis on conservation.

The Missouri Conservation Heritage Foundation's purpose is to provide financial support and other assistance to the Department of Conservation in its mission to preserve these natural resources for our enjoyment, plus the enjoyment of future generations. It is our purpose to instill curiosity and wonder in people who have never thought much about what happens outdoors.

MCHF had an exciting and busy 2018 full of administering and sponsoring projects that advance our common goal of protecting our state's natural gifts and exposing more people to its natural beauty. Read about its projects at mochf.org/recap-of-2018-projects.

But we need your help to do more!

MCHF wants to continue to support nature centers, youth hunting and fishing events, veterans hunting and fishing programs, species of concern and many others. **Your gift of \$10, \$25, \$50, \$100 or more** will continue to make a huge impact on conservation and on the lives of many people.

Here's a way your gift builds confidence in unexpected ways: After trying multiple times, a young high school girl still couldn't hit the target set up 10 meters away. It was her first time shooting a bow and arrow.

Through tears, she told her coach she couldn't do it and wasn't coming back to practice. But Jeremy Tappel, assistant coach of Blair Oaks High School's archery team, encouraged her to try again. Now this student is shooting so well she qualified not only for state, but also for the national and world archery tournaments.

Stories like this show that supporting conservation matters. Please strongly consider making a gift to the Missouri Conservation Heritage Foundation. **Make a one-time gift this year**



Foundation. **Make a one-time gift this year or add a monthly gift to your credit card.**

- Give online: mochf.org/annual-appeal
- Give by phone: (800) 227-1488

MCHF will honor its donors in a new way, depending on different giving levels. You will be recognized online and in the annual report for your cumulative gifts. Those donating more than \$10,000 will also be recognized at the annual National Lewis & Clark awards ceremony.

Thank you for helping support Missouri's conservation legacy! May you be blessed during the upcoming year!

Money Market

Up to \$24,999.99	0.40% APY ¹
\$25,000 to \$74,999.99	0.50% APY ¹
\$75,000 to \$99,999.99	0.75% APY ¹
\$100,000 or more	1.00% APY ¹

Vehicle Loans

Model Year	Approx. Payback Term	Rate
Any Model Year	48 - 72 months	3.00%
Any Model Year	24 months	2.40%

Other Loans

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	6.0% APR ²
Farm/Industrial Equipment	3.50% APR ²
Personal Line Of Credit	6.25% APR ²

Visa®

- Cash back rewards and more
- 25-day grace period
- No annual fee

Rate	12.0% APR ²
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.

Board Of Directors

David Ulrich, Chairperson	Dean Harre
Dennis Steward, Vice-Chairperson	Mary Lyon
Tim Smith, Secretary/Treasurer	Sandy Payne
	Tamie Yegge

Supervisory Committee

Pam Porting, Chairperson
Sandra Dorge
Julie Love
Doug Novinger

Field Representatives

Jodi Moulder	Camdenton
Brittney Sones	Central Region
Connie Ponting	Chillicothe
Kathy Hetherington	Clinton
Trina Wash	Kansas City Metro
Geanna Gettys	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
Contact CECU	Rolla
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



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P.O. Box 180
2915 W. Truman Blvd.
Jefferson City, MO 65102
cecuonline.org



Federally insured by NCUA

