



**Conservation
Employees'
Credit Union**

Money Matters

Homeowners Have Access to Something Renters Don't – Equity!

One of the many benefits of home ownership is equity, which is the value of your home minus any mortgage debt. For example: if your home is worth \$100,000 with a mortgage balance of \$25,000, you have \$75,000 of equity built into your home.

Owners can use a **home equity line of credit** to pay down debt, make home improvements and more – these loans are perfect for most any large purchase! Plus, you'll enjoy:

- Drawing on your home's equity as you need it.
- Adjustable rates, no points and no closing costs.
- Potential tax advantages.

If you own your home, you could be living in untapped cash! Contact Conservation Employees' Credit Union today to learn more or apply.

Conservation Employees' Credit Union NMLS #446078 and #446079



Get a Free Personal Finance Review



CECU Wealth Management, Roger Luebbert, Certified Financial Planner & Certified Public Accountant

Whether you're saving for retirement, funding a child's education or evaluating your tax exposure, we can help you find answers.

Because of Roger's extensive financial training and personal experience with the Missouri Department of Conservation, he is uniquely qualified to help you pursue short-term and long-term goals. And, Roger is available to travel to MDC locations across the state to meet with you. Contact us to schedule your appointment today!

**In 2019, we paid \$152,500 to our Visa® Cash-Back Rewards credit cardholders!
This is roughly \$10,000 more than last year. We appreciate you making us your card of choice!**

Please Join Us for Our Annual Meeting

Friday, May 1 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 2019 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 (three openings)

Heather Green
Lisa LaCombe
Mary Lyon
Mike Tillman
Rich Wehnes

Supervisory Committee candidates (two openings)

Charles Anderson
Pam Haverland
Kyle Lairmore
Donna Linnenbrink

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 Urich. The closing date for receiving nominations by petition is **Friday, Feb. 7**.

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 24**, and close **Friday, April 24**. 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.

Student Members: Apply for a CECU Scholarship We'll Award Six \$1,300 Scholarships

Conservation Employees' Credit Union is excited to make the dreams of our members a reality. If you or your child is headed for college next fall, come to us 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 Monday, March 16**. They need only be CECU members in good standing and plan to enroll as a full-time student in the fall of 2020. 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 MDC Pioneers for renewing their contribution and donating \$1,800, or \$300 per scholarship!



'Card-Not-Present' Fraud Becoming an Issue

What is it?

This type of fraud occurs when a cardholder does not present a card to a merchant in person, including internet, phone and mail-order transactions. In most cases, a crook steals card information (such as a card number) which enables a fraudster to carry out unauthorized transactions, even if the legitimate card is never lost or stolen. This contrasts with a **card-present transaction**, when a consumer presents a physical card to a merchant, such as at a supermarket or clothing store. According to the Federal Reserve, the amount of card-present fraud is decreasing, thanks to chip-enabled cards; however, card-not-present fraud is increasing – being 81% more likely to occur than card-present fraud.

How can I prevent it?

- Don't share usernames and passwords with anyone.
- Use internet browsers that securely transmit data. You can see whether a browser is secure by making sure the web address begins with https:// and looking for a closed-padlock symbol in the browser.
- Thoroughly review your monthly card statements.
- Don't respond to unsolicited email requests for personal account information, even if the source of the request looks trustworthy.
- Don't send payment information by email.



Source: U.S. News & World Report

Prevent Fraud with CardValet & MobiMoney

We offer two mobile apps – CardValet for credit cards and MobiMoney for debit cards – to manage your cards anytime, anywhere.

Sign up for these FREE tools that allow you to control your cards. Turn them off and back on, set purchase limits, and control where your cards can be used! For example, you can prevent online purchases, or purchases being made when your mobile device and card aren't in the same location.

To get an idea of how these services work, visit cecuonline.org and view our video tutorials. Go to Loans/Cards, then Visa Cards.

Get \$200 Cold Hard Cash Rewards When You Switch to Sprint®

You get \$100 per line on up to two lines when you switch to Sprint.* Plus, \$100 loyalty reward every year! That means savings of more than \$600 over Verizon in your first year. With Sprint's 100% satisfaction guarantee for the first 30 days, you can be certain that you'll love your plan or get your money back.

Claiming your cash rewards is easy

1. Switch to Sprint, and mention that you're a credit union member.
2. Register your new lines at lovemycreditunion.org/sprintrewards.
3. Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

Get rewarded for loyalty

Register now to receive a \$100 loyalty cash reward every year starting after your first year of service.

*Cash via deposit: \$100/line, max two lines. Requires new line activation on eligible plan and registration at lovemycreditunion.org/sprintrewards within 30 days of activation. Loyalty reward: Via deposit. \$100/year/account. Other monthly charges apply.



Holiday Closings

Our office will close to observe the following holidays:

Martin Luther King Jr. Day
Monday, Jan. 20

Lincoln Day
Wednesday, Feb. 12

Presidents Day
Monday, Feb. 17

Environthon Builds Awareness of Environmental Impact



Environthon is an annual environmental competition hosted by a cooperative partnership of numerous government and private agencies and nonprofits, including the Missouri Conservation Heritage Foundation (MCHF), that support conservation education.

The competition tests the knowledge and understanding of the students in five categories called ecostations. These future leaders must also complete an oral presentation. The five ecostations are forestry, wildlife, soils, aquatics and a current environmental issue. Each Environthon team consists of five students in grades 9-12 who are hand selected by their teacher or advisor.

Students work as a team to answer multiple-choice, hands-on and problem-solving questions at each ecostation. Students learn to assimilate concepts to solve real natural-resource-management problems in urban and rural settings. The competition exposes students to a variety of careers in natural resource management.

During the competition, teachers and advisors are involved in Teach the Teacher workshops to become better environmental science educators. They are taught by professional conservationists with topics specifically geared toward each of the five ecostations, so they can teach the material covered during the contest.

There are regional, state and national tournaments, with the opportunity for winning teams to receive scholarships if they make it to the national level.

This event is an example of one of the ways that MCHF supports our state's conservation heritage. From youth hunting and fishing programs to clean-water initiatives to land banks for endangered species, we are passionate about preserving, conserving and enhancing our state's natural resources. To learn more about what we do, view our Fiscal Year 2019 Annual Report at mochf.org/fiscal-year-2019-annual-report.

Please consider making a gift of \$10, \$25, \$50 or \$100 or more to MCHF, so we can continue to teach children about conservation and get people outdoors. Our conservation heritage relies on the generosity of people who know the importance of connecting with nature. There are multiple ways to give:

- Online: mochf.org/annual-appeal
- By phone: (800) 227-1488
- Missouri State Employees Charitable Campaign: #8447
- Combined Federal Campaign: #25782
- AmazonSmile Foundation: 0.5% of all Amazon purchases made at smile.amazon.com/ch/43-1797156 go to MCHF

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	0.70% APY ¹
\$75,000 to \$99,999.99	0.90% APY ¹
\$100,000 or more	1.20% 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	5.75% APR ²

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

Board Of Directors

David Urich, Chairperson
 Dennis Steward, Vice-Chairperson
 Mary Lyon, Secretary/Treasurer
 Dean Harre
 Todd Larivee
 Tim Smith
 Tamie Yegge

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

Sandra Dorge, Chairperson
 Lisa Dunham
 Julie Love
 Pam Porting

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



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P.O. Box 180
 2915 W. Truman Blvd.
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cecuonline.org



Federally insured by NCUA

