



Conservation
Employees'
Credit Union

Money Matters

WINTER 2021

If Santa Forgot to Deliver Your New Car

Check Out Our Car-Buying Resource

Conservation Employees' Credit Union can preapprove you for your next vehicle before you head online or to the dealer and upcoming auto shows. That way, you'll be able to act fast if you see something you want.

You'll enjoy:

- Competitive, fixed rates as low as 2.25% APR.*
- Flexible repayment terms up to 72 months.
- Affordable loan protection.
- And much more!

Contact us today to get preapproved!

*APR=Annual Percentage Rate. Rates and terms are subject to member eligibility, creditworthiness and other factors. Contact CECU for complete details.

Save the Date for Our Hybrid Annual Meeting

In-Person
& Virtual
Attendance
Options

Friday, April 30 Doors open 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 2020 and share plans for what lies ahead. The evening will look a bit different from what we've done in the past, but we hope to see you there!

Voting & Reservations

Board of Directors candidates (two openings)

Dennis Cooke	Michelle McGrath
Cathy DeJong	Dennis Steward
Paul Lepper	Shaun Zimmerman

Supervisory Committee candidates (one opening)

Shannon Haslag
Lorisa Smith

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. 5**.

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 23, and close Friday, April 23.** Be sure to visit our website to save your spot 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

Make Your College Dreams Come True

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 15. They need only be CECU members in good standing and plan to enroll as a full-time student in the fall of 2021. Complete details and application information are 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!



Say Good-Bye to 2020 & Hello to Lower Payments

We're all relieved to have 2020 behind us, but is your credit card debt still hanging on? We can help with our cash-back rewards credit card!

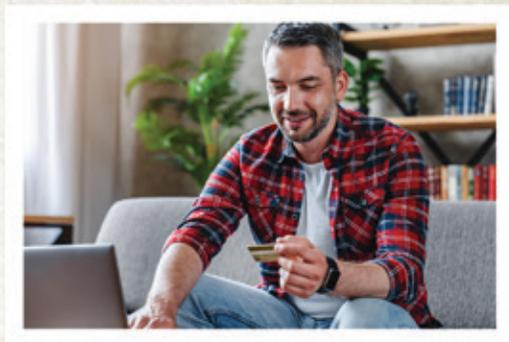
Enjoy 6.0% APR for 18 months

when you transfer your credit card balances from another lender to a CECU Visa® Cash-Back Rewards credit card!*

And these card features will make 2021 look even better:

- 1% cash back on purchases
- UChoose Rewards points
- No monthly or annual fees
- And more

Put the last 12 months behind you! To get started, visit cecuonline.org and select 'Applications' from the top menu.



*APR=Annual Percentage Rate. After 18 months, rate will revert to the standard rate, which is 12.0% APR. Credit is subject to member eligibility, creditworthiness and other factors. Contact CECU for complete details.

In 2020, we paid \$136,000 to our Visa Cash-Back Rewards credit cardholders! We appreciate you making us your card of choice!

Let's Get Digital

With Conservation Employees' Credit Union's online and mobile banking services, we conveniently put financial tasks at your fingertips!

- **CardValet:** Receive real-time alerts related to your CECU credit card.
- **MobiMoney:** Receive real-time alerts related to your CECU debit card.
- **Visa pre-paid card:** We now offer a digital version at a 20% discount!
- **Zelle:** Send and request money quickly, safely and easily.

Visit our website, cecuonline.org, to learn more and enroll!



Celebrate Missouri's Bicentennial with an MCHF Donation



In honor of Missouri's bicentennial – its 200th birthday – the Missouri Conservation Heritage Foundation (MCHF) wants to **reflect on our rich history and decisions made in the past** that have had such a profound influence on who we are today as Missourians. We encourage you to be a **part of this legacy** by making a gift to the MCHF. **Your gift of \$25, \$50, \$75, \$100 or more will make a significant impact on conservation in Missouri.** If you donate and itemize, you



can deduct 100% of your gift on your 2020 taxes. Even if you do not itemize, you can deduct up to \$300!

Conservation is a major part of our rich American history. **Since 1937, conservation leadership began the journey of preserving our great state's natural resources for all citizens to enjoy the outdoors.** We have been at the forefront ever since, and ours is the model other states emulate. **We urgently need your support to continue to be the best!**



Since the inception of MCHF in 1997, we have played a small role with you in supporting Missouri's conservation legacy, **providing more than \$24 million in support to programs.** Let us give you some examples of how **you – the donor – have made a difference.** Learn more in our annual report found at mochf.org/annual-report.

- **Stream Stewardship Trust Fund:** MCHF supports stream mitigation projects, and Missouri has the oldest mitigation program in the country, spending more than \$6.1 million to preserve the state's streams and riparian corridors.
- **Migratory Birds:** MCHF has partnered with multiple donors to support the MOTUS Wildlife Tracking System, which tracks migratory birds from Central America to North America. The Missouri Department of Conservation has placed tracking receivers in strategic areas across the state.
- **National Lewis and Clark Conservation Awards:** This national award program exemplifies the best in Missouri conservation by recognizing leaders and organizations who have made significant contributions.
- **Missouri National Archery in the Schools Program (MoNASP):** Missouri has grown over the past three years to become the second-largest archery program in the country. Every year, students across the state in grades 4-12 compete to become eligible for

the state tournament held in Branson. MCHF, in partnership with the Missouri Department of Conservation, continues to grow this significant program for youth.

- **Endangered Species:** MCHF supports programs for endangered species and species of concern throughout the state.
- **Hunting and Fishing Programs:** MCHF sponsors a myriad of programs and camps to get youth outdoors and comfortable with various activities. MCHF has invested in handicap overlooks, docks for fishing and track chairs to help disabled hunters and veterans get into the field to enjoy nature, fish and hunt.
- **Land Bank:** Partnering with Burns & McDonnell Engineering, MCHF opened the Chariton Hills Conservation Bank, the first in Missouri approved by the U.S. Fish and Wildlife Service.
- **Urban Programs:** MCHF supports programs in Kansas City and St. Louis, and most recently has worked with the Green City

Coalition in St. Louis in reclaiming abandoned property and supporting green programs in an urban setting.

The Missouri Conservation Heritage Foundation will weather this storm and grow to be stronger in its mission of supporting conservation across our state. **And with your gift, you will help secure the future of conservation.**

Ways to give:

- Online: mochf.org/annual-appeal
- 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



Fight Back Against Fraud

Scammers keep getting more creative and convincing, so it's important to stay one step ahead of them. According to the Federal Trade Commission (FTC), there are multiple ways to spot fraudulent activity:

- 1. The email, text or phone call appears to come from an organization you know**, such as the Internal Revenue Service (IRS) or Social Security Administration (SSA), but doesn't seem quite right. These communications will look and sound very official – and yet they're *absolutely* not! Government agencies **always** send official notices through U.S. mail **only**.
- 2. The con artist announces an urgent problem or opportunity that must be addressed immediately**, usually by clicking on a link (in a text, email or social media message) or in response to a call. They often use scare tactics like threatening to arrest you or seize your assets. They might claim that your accounts have been frozen or that a loved one has been kidnapped – they'll try just about anything to get you to act.
- 3. The fraudster demands payment in a specific way**, including purchasing gift cards, cashing a check on his or her behalf (which ends up bouncing) or sending money through a money transfer company. Other times, they'll claim that you won a prize, but you must pay fees to collect it.

Sadly, the pandemic provided an opportunity for new imposter schemes related to stimulus checks (from the CARES Act), medical "cures" and fake COVID-19 testing sites. Be wary if the Food and Drug Administration (FDA), Centers for Disease Control (CDC) or World Health Organization (WHO) contact you by email, text or phone. Don't share your financial and health insurance information unless you were the one who initiated the call.

Sources: ftc.gov and aarp.org/money/scams-fraud/info-2020/coronavirus.html

Holiday Closings

Our office will close to observe the following holidays:

Martin Luther King Jr. Day
Monday, Jan. 18

Lincoln Day
Friday, Feb. 12

Presidents Day
Monday, Feb. 15

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	0.90% APY ¹

Loans

Vehicle	2.25%-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®

- Cash back rewards and more
 - 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.

Board Of Directors

David Ulrich – Chairman
Dennis Steward – Vice-Chairman
Tamie Yegge – Secretary/Treasurer
Heather Green
Todd Larivee
Mary Lyon
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

Julie Love – Chairwoman
Lisa Dunham
Pam Haverland
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



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



Federally insured by NCUA

