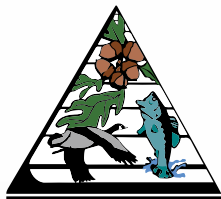


WINTER 2026



Conservation
Employees'
Credit Union

MoneyMatters



Bounce back after holiday spending

Enjoy 7.0% APR for 12 months
with our (post) holiday loan*

Even though the holiday season is behind us, it's not too late to take advantage of our **holiday loan**! If you overspent on gifts, travel and other year-end expenses, use our low-rate, fixed-term loan to get back on track. Click, call, or stop by to apply today!

*APR=Annual Percentage Rate. Rates and terms are subject to change without notice and based on member eligibility, creditworthiness and other factors. Offer ends 1/30/26. Current CECU loans are ineligible for refinance. Contact CECU for complete details.

Student members: Take a step toward funding your future

Apply for a CECU scholarship

We are proud to offer scholarships to help our young members succeed in their academic careers. We will award scholarships to outstanding high school, trade school and college students planning to enroll full-time in the fall of 2026.

Applicants must be CECU members before applying. Full scholarship details and application information are posted on our website. We encourage anyone interested to print these materials and submit the application by **Friday, March 13, 2026**, to Conservation Employees' Credit Union, Attn: Scholarship Committee, PO Box 180, Jefferson City, MO 65102.

Deadline:
March 13



We can help you save money in 2026!

If you're looking for a smart way to pay down high-interest credit card balances, transferring your balances to a **CECU Visa® credit card** may help. You'll enjoy **6.0% APR for 18 months** on balance transfers from other credit cards and store credit balances.* Plus, you'll enjoy all the great benefits of our Visa credit card:

- Enjoy competitive rates as low as 14.49% APR on purchases.*
- Earn points on purchases to redeem for cash back, checkout discounts, gift cards and more.
- Pay no annual or balance transfer fee.
- Manage your account through online banking or our mobile app.

Transfer your balances today so you can save more this year. Click, call, or stop by our office to get started.

*APR=Annual Percentage Rate. Rates and terms are subject to change without notice and based on member eligibility, creditworthiness and other factors. After 18 months, any outstanding amount from balance transfers will revert to the standard rate applicable on your card. Contact CECU for complete details.



Plan for retirement with confidence

No matter what stage of life you're in, preparing for retirement is one of the most important financial steps you can take. To help you make informed decisions, we offer a comprehensive online resource called **Retirement Central**, located under the Accounts tab on our website. You'll find:

- Life stages guidance that provides tailored information based on where you are, whether you're just starting out, growing your savings or getting ready to retire.
- An FAQ section where you'll find answers to the most common retirement questions, helping you navigate topics like IRAs, Social Security and more.
- Planning tools and calculators that allow you to estimate savings goals, compare retirement options, identify tax options available to you and more.
- Featured articles that cover important retirement topics such as IRA rollover rules, inherited retirement assets, power of attorney for your IRA and more.

Planning for retirement doesn't have to feel overwhelming. With tools and information you can trust, Retirement Central makes it easier to understand your options and take the next step. Explore the resource today, and reach out to us if you'd like help getting started.

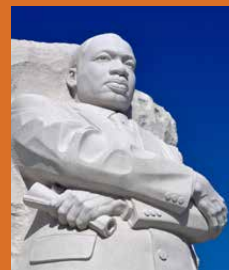


Understanding FICO and VantageScore credit-scoring models

You may notice your credit score varies depending on where you check it. That's because lenders use two main scoring models, FICO and VantageScore. This comparison chart may help you understand these models, and their differences, a bit better.

	FICO	VantageScore
Overview	Developed by the Fair Isaac Corporation in 1989 and widely recognized in the lending industry. FICO is used by approximately 90% of top lenders.	Created in 2006 by Equifax, Experian and TransUnion, VantageScore is designed to provide more inclusive scoring, especially for those with limited credit history.
Scoring ranges	Range from 300 to 850. Higher scores indicate lower credit risk.	
Scoring criteria	Both models consider payment history, credit utilization, length of credit history, credit mix and new credit; however, they may weigh these factors differently, leading to varying scores for the same credit profile.	
Minimum requirements	Requires at least one account that is six months old and activity on that account within the last six months to generate a score.	Can score an account that is less than six months old or has activity in the last two years, making it more accessible for new credit.
Handling of hard inquiries	Multiple inquiries for the same type of loan within 14 to 45 days are treated as a single inquiry.	Multiple inquiries for any type of loan within a 14-day window won't penalize the score.
Industry-specific scores	Offers industry-specific scores tailored for auto loans and credit cards, in addition to its generic scores.	Primarily focuses on generic scoring models without specific versions for different industries.

Holiday Closings



Martin Luther King Jr. Day

Monday, Jan. 19

Lincoln Day

Thursday, Feb. 12

Presidents Day

Monday, Feb. 16



The NCMRWC & MCHF finalize bat habitat protection agreement

In October, the North Central Missouri Regional Water Commission (NCMRWC) and Missouri Conservation Heritage Foundation (MCHF) finalized agreements to establish a perpetual conservation easement around the Roy Blunt Reservoir (RBR) to help Indiana Bat and Northern Long-eared bat habitats impacted by the RBR's construction.

MCHF will monitor the easement for compliance and enforce any easement-use violations. The NCMRWC is responsible for management and maintenance of the property in the easement for the preservation of bat habitats. Monitoring and management endowments have been established that will provide funding to the NCMRWC for habitat enhancement activities, and these endowments will be managed by the MCHF.



North Central Missouri
Regional Water Commission
201 North Market Street • Milan, MO • 63556 • (660) 265-4448



2026 annual meeting: Friday, April 17

Doors open at 6 p.m.
Loose Creek Community Club Building
173 County Road 403, Loose Creek, MO 65054

Learn about the credit union's growth in 2025 and our plans for what's to come! We'll also announce our newly elected board of directors and supervisory committee:

Board of directors candidates (Three openings)

- Brian Canaday
- Paul Lepper
- Denise Otto
- Brian Ham
- Samantha Mueller
- Larry Yamnitz

Supervisory committee candidates (Two openings)

- Melaine Crane
- Valerie Matherne
- Matt Vitello
- Nelson Dunn
- Alex Prentice
- Shaun Zimmerman

Our 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 and returning them to the board chair, Rich Wehnes. The closing date for receiving nominations by petition is **Thursday, Jan. 29.**

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 open Tuesday, March 10, and close Friday, April 10.** Watch our website for complete information on the ballot and nominees!

What's new at CECU?

Cheers to 25 years, Lisa!

In September, we celebrated our member service representative Lisa Woodland for two-and-a-half decades with CECU. Thanks for everything you do for our members, Lisa!



Welcome, Michael!

Michael Boyce joined us in October as our new vice president of lending, coming to CECU with 20 years of experience in the financial services industry. We know you'll enjoy getting to know Michael!

Happy retirement, Kevin!

After a decade of outstanding leadership to CECU, Kevin Bruseseke officially retired in December. We appreciate all Kevin did to grow the credit union, and he deserves a retirement filled with fishing, travel and fun!



Money Market

Up to \$9,999.99	0.30% APY ¹
\$10,000 to \$24,999.99.....	0.50% APY ¹
\$25,000 to \$74,999.99.....	0.70% APY ¹
\$75,000 to \$99,999.99.....	0.85% APY ¹
\$100,000 to \$249,999.....	1.00% APY ¹
\$250,000 to \$499,999.....	2.15% APY ¹
\$500,000 or more	2.70% APY ¹

Loans

Vehicle.....	4.25%-5.75% 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	8.0%-12.99% APR ²
Other Collateral	8.0% APR ²
Student Loans	4.0%-6.5% APR ²
Farm/Industrial Equipment	5.5%-5.75% APR ²
Personal Line of Credit	8.0% APR ²

Visa®

- Cash back rewards and more
 - 25-day grace period • No annual fee
- Rate..... 14.49% APR²
Lost/Stolen, 24-Hour Contact..... 833-582-0097

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

Board Of Directors

Rich Wehnes, Chair	Amy Barnhill
Heather Green, Vice Chair	Carl Hauser
Chris Riggert, Secretary/ Treasurer	Travis McLain
	Larry Yamnitz

Supervisory Committee

Caleb Sevy, Chair
Malissa Briggler
Alicia Engelbrecht
Emily Franklin

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



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