



**Conservation  
Employees'  
Credit Union**

WINTER 2021

# Money Matters

## Dreaming of Your Next Boat or RV?

# Make Your Dream a Reality!

## Plus, Ask Us About Our Extended Repayment Terms

Conservation Employees' Credit Union can make your dreams come true by helping you finance your next boat or RV! In addition to extended repayment options, our boat and RV loans come with these notable features:

- **Through the end of March, our boat and RV loan rates will be the same as our auto loan rates — annual percentage rates as low as 2.25% (24 months) - 3.25% (72+ months)!**
- Optional low-cost loan protection
- And much more!

Stop dreaming, and start buying. Click, call, or stop by today to apply!

## Get Preapproved Before You Head to the Shows!

Show	Location	Dates
Springfield Boat, Sport & RV Show	Ozark Empire Fairgrounds	Jan. 7 – 9
Kansas City Boat & Sportshow	H. Roe Bartle Hall	Feb. 3 – 6
STL RV Travel Show	America's Center	Feb. 4 – 6
St. Charles Boat Show	St. Charles Convention Center	March 3 – 6
Mid-America RV Show	H. Roe Bartle Hall	March 10 – 13



### Offer Extended:

### Get Up To \$200 In the New Year\*

Receive a 1% rebate when you finance a new or used vehicle, boat, motorcycle, ATV, recreational vehicle, trailer or farm/industrial equipment, or when you bring us your collateral-secured loan from another lender!

\*Offer ends 3/31/22 and subject to member eligibility and other factors. Offer not valid on current CECU loans or real estate loans. Member will receive rebate as an account deposit within 10 business days of loan closing. Contact CECU for complete details.

## We Can Make Our Student Members' College Dreams Come True

**Scholarship Deadline:  
March 15**

We're excited to make the dreams of our young members a reality. That's why we offer scholarships, loans and convenient services to CECU students and their families.

This year, we'll award **six scholarships totaling \$6,000** to worthy high school seniors, trade school students and college students planning to enroll full-time in the fall of 2022. Applicants must be CECU members before applying. Full scholarship details and application information are posted at [cecuonline.org](http://cecuonline.org). We encourage you to print these materials and submit your application by **Tuesday, March 15, 2022**, to Conservation Employees' Credit Union, Attn: Scholarship Committee, PO Box 180, Jefferson City, MO 65102.



Don't forget – the credit union also offers private student loans, signature loans and credit card options with low rates, around-the-clock account access and fantastic service. Plus, it's easy to take CECU to college with you, with our mobile app (including mobile deposit and Zelle® person-to-person payments), MobiMoney debit card app, Google Pay, Apple Pay and shared branches. Whether you need to cover tuition or just pick up supplies, CECU can help!

Check out our website today, and learn how CECU can make your college dreams come true!

# We're Still Making Home/Land Equity Loans

According to a Realtor.com article, homeowners are having a challenging time funding their renovations, because the big banks are pulling back on lending. That's not the case at your credit union! You can use the equity you've built up in your home or land (located in Missouri) to fund those improvement projects.

- Borrow up to 90% of your home or land's value (minus existing mortgage).
- Access your funds as much as you need over 10 years.
- Take up to 20 years to repay the loan.

CECU is always happy to help our members with all their financial needs! Contact us today to apply.



## We're Here, There & Everywhere

It's true that most of our members live in mid-Missouri, but we're able to serve our members wherever they live, work or play – even if it's out of state (or out of country)!

### Digital services

With Virtual Branch online banking, our app with mobile deposit, Zelle person-to-person payments (and more!), all you need is an internet connection or your mobile device to manage your account!

### CO-OP shared branches

With your Conservation Employees' Credit Union account information and government-issued ID, you can visit 5,600+ additional credit union locations to handle your credit union business!

### CO-OP & MoneyPass ATMs

CECU debit cardholders have surcharge-free access to more than 67,000 ATMs across the United States, Puerto Rico and 13 additional countries! Withdraw cash, transfer funds, deposit money or check your balance.

We can serve you here, there and everywhere! Visit [cecuonline.org](http://cecuonline.org) to learn more about what we can offer.



## Start 2022 with a FREE Personal Finance Review

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

If you've made a resolution to get your finances in hand, we can help! Whether you're saving for retirement, funding a child's education or evaluating your tax exposure, the first step to finding answers is at CECU.

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!

2022



# The 'Zelle Fraud' Scam: How it Works, How to Fight Back

One of the more common ways cybercriminals cash out access to accounts involves draining the victim's funds via **Zelle**, a "peer-to-peer" (P2P) payment service used by many financial institutions (including Conservation Employees' Credit Union) that allows customers to send cash to friends and family.

Many of these phishing schemes begin with a spoofed text message from the target's financial institution warning about a suspicious Zelle transfer. Scammers blast out these messages as a pretext for immediately calling and swindling anyone who responds via text. Anyone who responds receives a phone call from a scammer pretending to be from the financial institution's fraud department. The caller's number will be spoofed so that it appears to be legitimate.

To "verify the identity" of the member, the fraudster asks for his or her online banking username, and then tells the person to read back a passcode sent via text or email. In the background, they're using

the username with the 'forgot password' feature, and that's going to generate a two-factor authentication passcode. The fraudster then uses the code to complete the password reset process and changes the victim's online banking password. The fraudster then uses Zelle to transfer the victim's funds to others.

**Remember the mantra: hang up, look up and call back. If you receive a call warning about fraud, hang up. If you believe the call legitimate, look up the company's number, and call back.**

If a criminal initiates a Zelle transfer – even if the criminal manipulates a victim into sharing login credentials – that fraud is covered by Regulation E, and financial institutions should restore the stolen funds. Also, the Consumer Financial Protection Bureau (CFPB) recently announced it's conducting a probe into companies operating payments systems in the United States, with a special focus on platforms that offer fast, person-to-person payments.

Anyone interested in letting the CFPB know about a fraud scam that abused a P2P payment platform should send an email describing the incident to [BigTechPaymentsInquiry@cfpb.gov](mailto:BigTechPaymentsInquiry@cfpb.gov). Be sure to include Docket No. CFPB-2021-0017 in the subject line of the message.

Source: [krebsonsecurity.com](http://krebsonsecurity.com)

## New MCHF Executive Director Tricia Burkhardt Finds Her Purpose

I am humbled and honored to be the new executive director of the Missouri Conservation Heritage Foundation (MCHF), the nonprofit support foundation for the Missouri Department of Conservation (MDC). I was hired as MCHF's director of development and social media in 2018. I initially debated whether to apply, but as I was driving one midmorning, a doe jumped on the road and stood there looking at me for what seemed like five minutes. I took that as a sign that my purpose was to do all I could for our state's wild animals, habitats and spaces. Now as executive director, I am ready to execute creative ideas to better serve our state's conservation efforts.

I'm someone who has always been moved by the rhythm and power of nature. From the golden sun warming the earth in spring to the water flowing in the clear Ozark stream that meanders through our century farm. Being in nature is my happy place. It's where I go to slow down, think, recharge, be. **What if those outdoor happy places where gone?** As a mother of two young boys, I see how important protecting our natural resources is for our children, their children and their children's children. I see how important it is for them to get outside and play, to explore, to be themselves while they are out in nature so they can gain confidence, strength and problem-solving skills to face the world around them. **What if outdoor opportunities were no longer available because of habitat destruction?**

Now is the time to give back to protect our happy places. It is our obligation to the next generations to make sure they can fish and float our great state's rivers and hike and hunt its lands. Your

financial gift ensures that we continue programs that take care of nature and connect people with nature.

**I'd like to thank you from the bottom of my heart for your generous contributions of time, talent and funds. Your support ensures that our outdoor heritage stays intact. I look to you for your leadership and your ideas.**



# Save the Date: Friday, April 22

## You're Invited to Our In-Person Annual Meeting

Friday, April 22 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 growth in 2021 and share plans for what's to come!

### Board of Directors candidates (2 openings)

Carl Hauser Amy Wilkinson  
Paul Lepper Shaun Zimmerman  
Doug Porting

### Supervisory Committee candidates (1 opening)

Deepti Manglik  
Michelle McGrath

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 chair, Dennis Steward. The closing date for receiving nominations by petition is **Friday, Feb. 4.**

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 15, and close Friday, April 15.** 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](http://cecuonline.org), for complete information on the ballot and nominees.

## Holiday Closings

Our office will close to observe the following holidays:

**Martin Luther King Jr. Day**  
Monday, Jan. 17

**Lincoln Day**  
Friday, Feb. 12 (observed)

**Presidents Day**  
Monday, Feb. 21

### Money Market

Up to \$9,999.99 ..... 0.30% APY<sup>1</sup>  
\$10,000 to \$24,999.99..... 0.40% APY<sup>1</sup>  
\$25,000 to \$74,999.99..... 0.50% APY<sup>1</sup>  
\$75,000 to \$99,999.99..... 0.60% APY<sup>1</sup>  
\$100,000 or more ..... 0.75% APY<sup>1</sup>

### Loans

Vehicle.....2.25%-3.25% 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 .....6.0%-12.00% APR<sup>2</sup>  
Other Collateral .....8.0% APR<sup>2</sup>  
Student Loans ..... 3.5%-6.0% APR<sup>2</sup>  
Farm/Industrial Equipment .....3.50%-3.75% APR<sup>2</sup>  
Personal Line of Credit .....4.25% APR<sup>2</sup>

### Visa®

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

Rate..... 12.0% APR<sup>2</sup>  
Lost/Stolen, 24-Hour Contact.....(866) 450-3509

<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.

### Board Of Directors

Dennis Steward – Chairman  
Mary Lyon – Vice-Chairwoman  
Tamie St. John – Secretary/Treasurer  
Dennis Cooke  
Heather Green  
Todd Larivee  
Richard Wehnes

### Field Representatives

Renee Hunt ..... Central Region  
Angela Chapman ..... Chillicothe  
Kathy Hetherington ..... Clinton  
Trina Wash ..... Kansas City Metro  
Angela Ramey ..... Kansas City Region  
Annabelle Lanham ..... Ellington  
Annie Hentschke ..... Hannibal

### Supervisory Committee

Pam Haverland – Chairwoman  
Lisa Dunham  
Shannon Haslag  
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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[cecuonline.org](http://cecuonline.org)



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