



Conservation
Employees'
Credit Union

Money Matters

WINTER 2023

We're Your Savings Source

Our IRA CDs are the risk-free way to save for your retirement. You can make contributions for the 2022 tax year until April 18 – don't miss out on the potential tax savings! Check with us for special IRA/CD rates.

Whether you're saving for this year's vacation or your retirement that's years away, Conservation Employees' Credit Union can help!

- **Certificates of deposit (CDs) and individual retirement accounts (IRAs):** With terms from three months to four years, you can save for whatever life goal you have.
- **Money market accounts:** Rates are tiered based on your balance, and limited withdrawals are available penalty-free.
- **Savings account:** You already have this account, since it was required to establish your membership; however, it's also a great place to put your rainy-day savings.
- **Secondary savings account:** Save for a specific purpose, like a vacation, Christmas gifts, new appliances – whatever you want.
- **Youth accounts:** Regular savings, a 12-month CD and more are available to our youngest members.
- **CECU Wealth Management:** We've partnered with Roger Luebbert, a certified financial planner and certified public accountant, to help our members pursue all their financial goals. Contact us to schedule a free financial review.

Rates are constantly changing, and we review them weekly to make sure we're competitive. However, if you find a better rate at another financial institution, we offer rate matching! Contact us for complete details and to start your savings plan.

If You Didn't Get Everything on Your Wishlist Check Out the Missouri Boat & RV Shows

**Springfield Boat,
Sport & Travel Show**
Jan. 13-15
Ozark Empire
Fairgrounds

**The Kansas City
RV Show**
Jan. 19-22
Bartle Hall

**STL RV
Travel Show**
Jan. 27-29
America's Center

St. Charles Boat Show
Feb. 23-26
St. Charles
Convention Center

**Springfield RV
Mega Show**
March 3-5
Ozark Empire
Fairgrounds

We can preapprove you for your next boat or recreational vehicle before you head to the upcoming sport shows! That way, you'll be able to act fast if you see something you want.

You'll enjoy:

- Competitive, fixed rates.
- Flexible repayment terms.
- Optional loan protection.
- And much more!

We can help finance your new toy. Contact us today to get preapproved!



Student Members:

Apply for a Scholarship

Make Your College Dreams Come True

Deadline:
March 15

Conservation Employees' Credit Union (CECU) is 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 \$7,200** to worthy high school, trade school and college students planning to enroll full-time in the fall of 2023. 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 **Wednesday, March 15, 2023**, 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 our mobile app (including mobile deposit and Zelle® person-to-person payments), MobiMoney debit card app, Google Pay, Apple Pay and shared branches. Whether it's covering tuition or just paying for supplies, CECU can help!

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

Special thanks go to the MDC Pioneers for once again donating \$1,200, or \$200 per scholarship!



In 2022, we paid \$168,000 to our Visa® Cash-Back Rewards credit cardholders! This is roughly \$11,000 more than last year. We appreciate you making us your card of choice!

Avoid Scams When Selling Online

Selling your stuff online can be a great way to make some extra cash. Craigslist, Facebook Marketplace and other sites attract a lot of buyers ... and scammers. Here are some ways scammers try to cheat you and what to do about it.

- **Fake payments and bogus refund requests:** When it's time to pay, the scammer insists on paying through a mobile payment app. They send you a fake payment notification and hope you send the item before you realize it's a scam. Or they say there was an issue with the payment they sent. For example, they might say they accidentally paid you twice and ask you to refund one of the payments. *Don't accept a mobile payment from someone you don't know.*
- **Fake check overpayment:** The scammer offers to give you a check for more than the selling price, telling you to deposit the check and send the difference back to them. The check is fake, but by the time your financial institution discovers the issue, the scammer has the item you sold and the money you sent back. Plus, the money from the fake check is removed from your account. *Never deposit a check for more than the selling price.*
- **Fake verification codes:** A scammer says they've heard about fake online listings and wants to verify that you're a real person. They send you a text message with a Google Voice verification code and ask you for that code. However, the scammer uses the Google Voice number to conceal their identity and rip off other people. *Don't share any verification code with someone you don't know.*

Many sites recommend selling your stuff to a local buyer you can meet in person and only accepting cash payments. If you're not selling locally, see what seller protections the site offers.



25 Years of Missouri Conservation



The Missouri Conservation Heritage Foundation (MCHF) believes the outdoors is for everyone. Nature accepts all, no matter your gender, race, ethnicity, social class, religion, impairment or disability. Since our beginning a quarter-century ago, we have helped kids and adults alike fall in love with the outdoors by providing funding for opportunities to participate and experience outdoors-related activities.

The Foundation was created in October 1997 as the support foundation of the Missouri Department of Conservation (MDC), providing an additional stream of revenue for Missouri conservation and outdoor initiatives. Over the last 25 years, we have invested more than \$25 million in conservation and outdoors-related projects large and small. Each donation received helps us continue to provide funding for our many focus areas and fulfill our mission of providing outdoor-related opportunities for all.



Consider donating to ensure another 25 years of providing funding that not only conserves vital habitats, wildlife and waterways, but provides opportunities and experiences for all generations to enjoy now and in the future.



Scan the QR code to see our historical snapshot of Missouri conservation and read about more programs and projects we have funded.



Holiday Closings

Our office will close to observe the following holidays:

Martin Luther King Jr. Day
Monday, Jan. 16

Lincoln Day
Monday, Feb. 13 (observed)

Presidents Day
Monday, Feb. 20

Save the Date for Our 2023 Annual Meeting

Friday, May 5, 2023

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

You're invited to learn about the credit union's growth in 2022, as well as our plans for what's to come!

Board of Directors candidates (3 openings)

Cathy Cumberledge
 Heather Green
 Laura Hanks
 Paul Lepper
 Chris Riggert
 Rich Wehnes
 Larry Yamnitz

Supervisory Committee candidates (2 openings)

Emily Franklin
 Valerie Matherne
 Caleb Sevy

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. 3.**

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 28, and close Friday, April 28.** 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 for complete information on the ballot and nominees.



We Have New Faces!

Please help us give a warm welcome to our newest employees:

- Allison Samson, full-time member service representative
- Donna Schulte, part-time member service representative

They're excited to meet our members and help you with any financial need you may have!

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.....	4.0%-5.5% 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	5.25%-5.5% APR ²
Personal Line of Credit	8.0% 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

Dennis Steward – Chairman
 Mary Lyon – Vice-Chairwoman
 Richard Wehnes – Secretary/Treasurer
 Dennis Cooke
 Heather Green
 Carl Hauser
 Shawn Zimmerman

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
 Shannon Haslag
 Donna Linnenbrink
 Deepti Manglik

Dee Thomas Northeast Region
 Christina Wales Northwest Region
 Trish Bryan Ozark Region
 Judith Bethel..... Powder Valley
 Dominique Priester Southeast Region
 Alanna Doll St. Louis Region
 Vernon Archer..... Southwest Region

Phone Number(573) 415-2220
 Toll Free.....(888) 897-2323
 Fax.....(573) 415-2228

ATM/Debit Card Lost/
 Stolen After Hours.....(833) 933-1681
 Call 24.....(800) 544-0942



**Conservation
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P.O. Box 180
 2915 W. Truman Blvd.
 Jefferson City, MO 65102

cecuonline.org



Federally insured by NCUA

