



WINTER 2024
**Conservation
 Employees'
 Credit Union**

MoneyMatters

Conversion Corner

Final update

**Friday, March 29 at 4:30 p.m. –
 Wednesday, April 3 at 8 a.m.**

Conservation Employees' Credit Union's core processor system upgrade will be here before you know it, so here's what you need to know before the conversion.

What to expect:

- Previous online statements will no longer be available, so we advise saving and/or printing your latest statement before Friday, March 29.
- Debit cardholders will have limited access to cash, starting at 4:30 p.m. on Friday, March 29, which could last through Tuesday, April 2. We encourage you to withdraw cash ahead of time, especially since this is also Easter weekend.
- Online banking and the mobile app may be unavailable during the conversion.
- Our office will be closed Monday, April 1-Tuesday, April 2.
- Online banking and the mobile app will both have a new look, starting April 3.

Watch our website and social media for any last-minute details. We appreciate your patience while we work to serve you better!

**In early May,
 CECU credit cardholders
 will receive new cards with
 new numbers. You will need
 to activate the new card and
 begin using it by Thursday,
 May 30. After this date, your
 old CECU credit card will
 no longer work.**

It's not too late to take advantage of our holiday loan

The holidays, while joyful, often strain budgets with gift shopping, travel and year-end expenses. Prevent holiday expenses from leaking into 2024 with our holiday loan. **Pay just 8.50% APR for 12 months!*** Take on the new year with our low rate and fixed payments – click, call, or stop by to apply today.

**8.50%^{APR*}
 12 Months**

*APR=Annual Percentage Rate. Rates and terms are subject to change without notice and based on member eligibility, creditworthiness, and other factors. Offer ends 1/31/2024. Current CECU loans are ineligible for refinance. Contact CECU for complete details.

Student members: make your college dreams come true

Apply for a CECU scholarship

CECU is excited to help our young members succeed in their academic careers. That's why we offer scholarships, loans and convenient services to student members and their families.

This year, we'll award **six scholarships totaling \$7,500** to worthy high school, trade school and college students planning to enroll full-time in the fall of 2024. 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 15, 2024**, 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!

**Deadline:
March 15**



Special thanks go to the MDC Pioneers for donating \$1,500, or \$250 per scholarship!

Plan for your next adventure on the water, the trails or the road

A new boat, motorcycle, ATV or RV will make for an adventurous 2024, and we can help with the financing!

Enjoy:

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

Get preapproved today, so you can start your adventure as soon as you find it! Check out the schedule for upcoming shows:

Springfield Boat Show
Jan. 12-14
Ozark Empire
Fairgrounds

**The Kansas City
RV Show**
Jan. 25-28
Bartle Hall

**STL RV
Travel Show**
Feb. 23-25
America's Center

St. Charles Boat Show
Feb. 29-March 3
St. Charles Convention
Center

**Springfield RV
Mega Show**
March 1-3
Ozark Empire
Fairgrounds

In 2023, we paid around \$170,000 to our Visa® Cash-Back Rewards credit cardholders! This is roughly \$2,000 more than last year. We appreciate you making us your card of choice!

Protect yourself from tax scams

Tax season is here, so follow these safety tips to securely file your taxes:

Watch out for emails that look like they're from:

- Your financial institution, a tax software provider or the IRS, asking you to update your account and providing a link.
- Your employer, requesting payroll and human resource information.
- The IRS, saying something like "you have a refund waiting."

The IRS doesn't:

- Call you if you owe taxes, without first sending you a bill in the mail.
- Send emails, text messages or posts in social media channels to request personal or financial information.
- Require that you pay your taxes a certain way, like with a prepaid debit card, gift card or wire transfer.
- Call taxpayers with threats of lawsuits or arrests for not paying.

How to report suspected fraud

- Contact the Treasury Inspector General for Tax Administration to report fraudulent calls. Use their "IRS Impersonation Scam Reporting" online form or call (800) 366-4484.
- Report it to the Federal Trade Commission. You'll answer a few questions online to file your report.
- Contact your local police department if someone tries to use your personal information to open accounts, file taxes or make purchases.

Source: healthcare.gov

Make sense of your credit score



We've teamed up with SavvyMoney to provide Credit Sense to our online banking and mobile app users for free!

- Check your complete credit report without affecting your score.
- Track your score, plus the scores of your family (spouse, children, etc.).
- View rate and payment comparisons to find the best deal for you.
- And more!

Log into Virtual Branch online banking or our mobile app to check your report today!

Keeping you central in your retirement

Learning about retirement options can feel overwhelming, but our Retirement Central® resource gives you practical ideas you can

apply – no matter where you are in life – to help achieve financial security in retirement. Get started today at cecuonline.org by selecting Retirement Central from the Accounts menu.



Johnny Morris Institute names career pathways program for leaders of Missouri conservation


In early 2023, in an exciting partnership, the Missouri Conservation Heritage Foundation (MCHF), the Missouri Department of Conservation (MDC) and the University of Missouri (MU) established the **Johnny Morris Institute of Fisheries, Wetlands and Aquatic Systems** within the College of Agriculture, Food and Natural Resources at MU at Eagle Bluffs Conservation Area along the Missouri River.

Later in the year, the UM Board of Curators approved naming the institute after Bass Pro Shops' founder and one of America's leading conservationists, Johnny Morris. The Johnny Morris Institute is creating a national model for private and public partnerships that advance sustainable conservation of fisheries, wetlands, and other aquatic systems.

This national institute will train and cultivate the next generation of conservation professionals by providing students with coursework and career pathways with real-world field training. It will cultivate national partnerships to collaboratively address water issues. It will conduct key, cutting-edge interdisciplinary research and communicate the knowledge gained. It will develop and support public policy. Ultimately, it will build talent to benefit conservation agencies and organizations nationwide.



Scan the QR code with your mobile device to learn more about the institute and support the organization with a donation.

 **Johnny Morris Institute of Fisheries, Wetlands & Aquatic Systems**
University of Missouri





Cheers to 25 years

Our loan officer Stacia Peters celebrated her 25th work anniversary in November! She's always excited to help our members with any loan needs they may have. Congratulations on all your years of service. Be sure to give your best wishes to Stacia the next time you see her!

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.....	6.0%-7.5% 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	7.25%-7.5% APR ²
Personal Line of Credit	9.5% APR ²

Visa®

- Cash back rewards and more
 - 25-day grace period • No annual fee
- Rate..... 14.49% 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.

Save the date: Friday, June 7, 2024

2024 annual meeting

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

Learn about the credit union's growth in 2023 and our plans for what's to come!

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 Wednesday, May 1, and close Friday, May 31.** 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.

Holiday Closings

Our office will close to observe the following holidays:

Martin Luther King Jr. Day	Monday, Jan. 15
Lincoln Day	Monday, Feb. 12
Presidents Day	Monday, Feb. 19

Board Of Directors

- Dennis Steward, Chair
- Heather Green, Vice Chair
- Rich Wehnes, Secretary/Treasurer
- Carl Hauser
- Chris Riggert
- Larry Yamnitz
- Shawn Zimmerman

Supervisory Committee

- Shannon Haslag, Chair
- Emily Franklin
- Deepti Manglik
- Caleb Sevy

Field Representatives

- Renee Hunt Central Region
- Angela Chapman Chillicothe
- Kristina Klass Clinton
- Trina Wash Kansas City Metro
- Angela Ramey..... Kansas City Region
- Annabelle Lanham Ellington
- Annie Hentschke Hannibal
- 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	ATM/Debit Card Lost/ Stolen After Hours.....	(833) 933-1681
Toll Free.....	(888) 897-2323	Call 24.....	(800) 544-0942
Fax.....	(573) 415-2228		



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

cecuonline.org



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