

**Conservation  
Employees'  
Credit Union**

# Money Matters

WINTER 2025

## Start the new year with extra cash!



Get **\$200 cash back** for 2025 when you finance a vehicle with us, or bring us your auto loan from another lender!\*

Enjoy:

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

Start 2025 with extra cash – visit our website or office to apply today.

\*Offer valid for a limited time and subject to member eligibility and other factors. A minimum loan amount of \$10,000 is required. Current CECU vehicle loans ineligible for refinance. Member will receive rebate as an account deposit within 10 business days of loan closing. Contact CECU for complete details.



Check out the schedule for upcoming recreational vehicle shows, and contact us to get preapproved for your boat or RV today!

**Springfield Boat Show**  
Jan. 10-12  
Ozark Empire Fairgrounds

**The Kansas City RV Show**  
Jan. 24-26  
Bartle Hall

**STL RV Travel Show**  
Jan. 31-Feb. 2  
America's Center

**St. Charles Boat Show**  
Feb. 27-March 2  
St. Charles Convention Center

**Springfield RV Mega Show**  
Feb. 28-March 2  
Ozark Empire Fairgrounds



## Use our holiday loan for post-holiday expenses

**8.0% APR**  
**12 Months\***

**Now through Jan. 31**



While the holidays are the most wonderful time of the year, they can be the most expensive. With gift shopping, travel and other big year-end expenses, it's easy to exceed your budget.

Conservation Employees' Credit Union is here to help. With low rates and fixed payments, our holiday loan will help you pay off the holiday hustle and bustle! 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 1/31/25. Current CECU loans are ineligible for refinance. Contact CECU for complete details.

Student members:

# Get the funding you need for school

## Apply for a CECU scholarship

CECU offers scholarships, loans and convenient services to student members and their families to help our young members succeed in their academic careers.

We'll award scholarships to worthy high school, trade school and college students planning to enroll full-time in the fall of 2025. 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 14, 2025**, 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 help you get the funding you need for school!

**Deadline:  
March 14**



## Credit card controls are here

The new MyCardRules mobile app allows users to manage their CECU credit card by setting controls, restrictions and alerts.

- Turn cards on or off with the app.
- Set limits based on transaction type, merchant type and dollar amount.
- Set specific transaction types to allow or refuse, such as in-store, online and at ATMs.
- Set specific merchant types to allow or refuse, such as department stores, gas stations and grocery stores.
- Set location preferences by location, region or country.
- Receive instant alerts on certain types of transactions, such as when a transaction is declined.
- Set parental controls and monitoring.



Download the MyCardRules app from the Google Play Store or the App Store today!

**Reminder: Since we upgraded our credit card program in April 2024, cash-back rewards are no longer paid automatically. Now, you can redeem your points through online banking or by calling 855-854-5493. Points don't expire for two years from the date of purchase, so you can build them up for a larger cash-back amount, merchandise, travel or gift cards!**

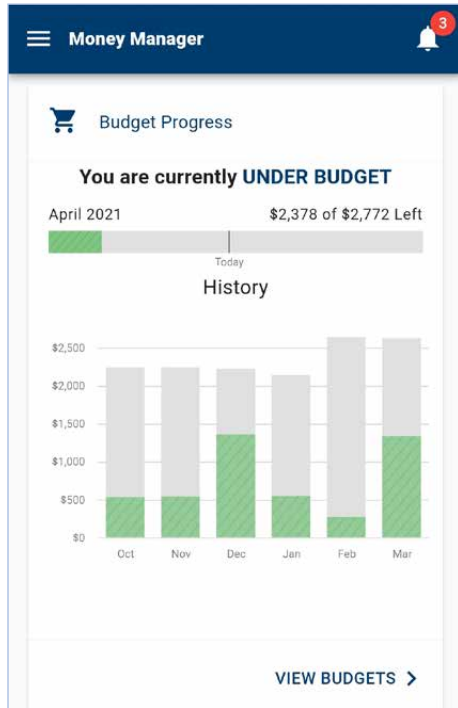
Do your 2025 plans include international travel? Be sure to pack your CECU debit card, and rest easy, knowing **we don't charge any fees for using it outside the United States – even at ATMs.** Happy booking!

## Think before you scan Avoid QR code scams

While most QR codes are harmless and can be helpful, some scammers use them to get your personal information. Protect yourself from harmful QR codes by following these tips:

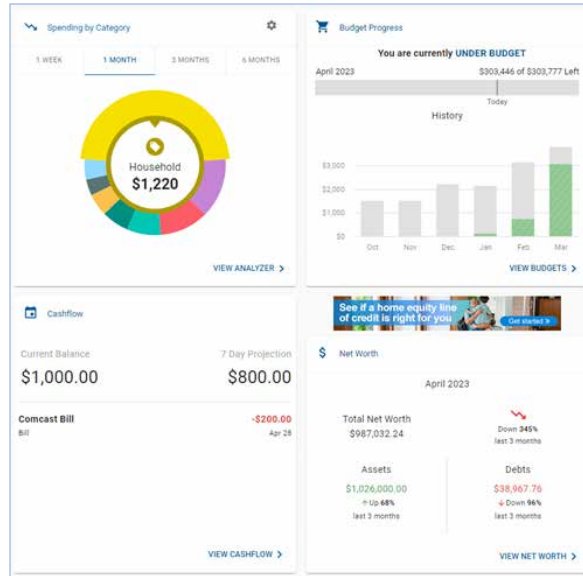
- **If you see a QR code in an unexpected place, inspect the URL before you open it.** QR codes found at gas station pumps or in other public places may be covered by a scammer's code. Always check the URL to confirm its legitimacy. If it looks like a URL you recognize, make sure you look for misspellings or a switched letter.
- **Don't scan a QR code in an email or text message you weren't expecting.** If the message says you must act immediately, it's probably fraudulent. If you think the message is legitimate, use a legitimate phone number or website you know of to contact the company.
- **Protect your phone and accounts.** Update your phone's operating system to protect against hackers and protect your online accounts with strong passwords and multi-factor authentication.

# CECU will change the way you see your finances

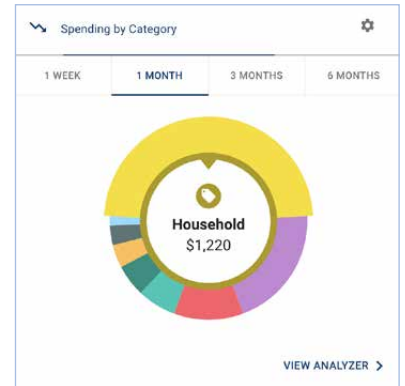


## Manage your finances with ease

Are you interested in building a budget or managing your cash flow? We make it easier than ever with an intuitive, powerful and versatile money management tool. **Insights** was designed with the sole purpose of helping you get better insights into your finances.



We can help you access all the insights you need to manage your finances, now and for the years ahead. Access Insights through online banking, and add a Spending Target today!



# Help us protect and connect people with nature

The Missouri Conservation Heritage Foundation (MCHF) invites you to connect with nature and experience its transformative benefits. From backyard moments to all-day hikes, nature offers peace, companionship and fresh air.

Since its founding 27 years ago, MCHF has supported conservation efforts across Missouri. Highlights from 2024 include:

- Investing in the Next-Generation Conservation Professionals:** MCHF partners with the Johnny Morris Institute, which trains students in fisheries, wetlands and aquatic systems, and is supported by the McGeehan Careers Pathway Program.
- Connecting ecosystems with OneHealth Initiative:** Linking human, animal and ecosystem health, this program promotes preventive care with nature-based prescriptions and local food initiatives.
- Archery programs:** MCHF hosts archery tournaments, fostering community and mentorship while engaging with more than 5,100 participants annually.
- Habitat protection:** MCHF holds 1,322 acres in conservation easements, with more planned.

Looking ahead, MCHF aims to expand these efforts, enhancing conservation and community wellness. Scan the QR code with your mobile device to learn more about conservation efforts, share programs you would like to see funded and help support our initiatives with a donation.



### Ways to incorporate nature into our daily lives:



# 2025 annual meeting

Save the date: Friday, May 2, 2025

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 2024 and our plans for what's to come!

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, Rich Wehnes. The closing date for receiving nominations by petition is **Friday, Jan. 31**.

Watch our website for complete information on the ballot and nominees.

### Member notice:

We will upgrade our debit cards in May 2025. Watch our website and newsletter for more details!

### Money Market

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

### Loans

Vehicle.....	5.25%-6.75% 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 .....	8.0%-12.99% APR <sup>2</sup>
Other Collateral .....	8.0% APR <sup>2</sup>
Student Loans .....	4.0%-6.5% APR <sup>2</sup>
Farm/Industrial Equipment .....	6.50%-6.75% APR <sup>2</sup>
Personal Line of Credit .....	8.75% APR <sup>2</sup>

### Visa®

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

Rate..... 14.49% APR<sup>2</sup>  
Lost/Stolen, 24-Hour Contact..... (833) 582-0097

<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.



## Thank you for your service

Our loan processor, Carol Kimball, is retiring after 24 years with CECU. She's always been a great help to our members and a pleasure to work with. Best wishes for your next chapter, Carol!

## Holiday Closings

Our office will close to observe the following holidays:

<b>Martin Luther King Jr. Day</b>	Monday, Jan. 20
<b>Lincoln Day</b>	Wednesday, Feb. 12
<b>Presidents Day</b>	Monday, Feb. 17



### Board Of Directors

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

### Supervisory Committee

- Emily Franklin, Chair
- Malissa Briggler
- 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  
Toll Free..... (888) 897-2323  
Fax..... (573) 415-2228

ATM/Debit Card Lost/  
Stolen After Hours..... (833) 933-1681  
Call 24..... (833) 570-8693



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

[cecuonline.org](http://cecuonline.org)



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