



**Conservation
Employees'
Credit Union**

MoneyMatters

Winter 2018



We Make Mortgages

Conservation Employees' Credit Union knows that buying a new home, renovating your current house or even purchasing the land you need to grow is important to our members, so it's important to us, too. That's why we offer fixed- and adjustable-rate mortgage options, and even first-time homebuyer financing.

Get the loan you need from the credit union staff you know and trust. Contact CECU about our home and land loans at (573) 522-4000 or toll free at (888) 897-2323 today.

Coming soon – Conservation Employees' Credit Union will partner with the Federal Home Loan Bank to offer our members a mortgage assistance grant program! Eligible buyers can use these funds (that don't have to be repaid!) for a down payment, closing costs or rehabilitation assistance. If you're thinking about buying a home, you don't want to miss out on this opportunity! Visit our website for complete details and qualifying requirements.

Save More. Spend Less.

Consolidate Your Debt With CECU

As the new year arrives, many people make financial resolutions to save more money or spend less. When you consolidate your debt with Conservation Employees' Credit Union, you can do both!

Homeowners can open a home equity line of credit for rates as low as 4.25% APR to consolidate credit card debt, pay off bills and cover necessary purchases using the available equity in your home.*

Don't own a home? Don't worry! We offer personal lines of credit that provide rates as low as 5.25% APR and flexible terms.*

Using either of these loan options, you can avoid making multiple monthly payments, minimize the interest you pay and reduce your debt faster. Visit CECUOnline.org to learn more about your loan options, and apply today!

*APR = Annual Percentage Rate. Rate subject to change.
Loan eligibility based on creditworthiness and other factors.
Contact the credit union for complete details.



A New Look Online

The new CECUOnline.org is live!

If you've been to our website recently, you've probably noticed an updated layout, designed to help you find the information you need, fast. We hope you'll explore the new site, check out the information, applications and resources, and then participate in the member poll on the homepage. Let us know what you think!



Help Us Celebrate What Makes CECU Great!

Friday, April 20
Loose Creek Community
Club Building
173 County Road 403
Loose Creek, MO 65054
Doors open at 6 p.m.

Our members are the key to our success, and we'll celebrate both at the credit union annual meeting this spring.

Join us as we review the credit union's activities in 2017 and plan for what lies ahead. The evening will include socializing, refreshments, a delicious meal, prize giveaways and fun, and we hope to see you there!

Voting & Reservations

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 chairman, David Urich. The closing date for receiving nominations by petition is **Jan. 29, 2018**.

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 **Monday, March 12**, and close **Friday, April 13**. Be sure to visit our website to save your place at the table 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, for complete information on the ballot and nominees.

Win \$1,200 For College With A CECU Scholarship

If you or your child is headed for college next fall, come to Conservation Employees' Credit Union first! We're giving away six scholarships totaling \$7,200 this year, and we're accepting applications from qualified members now.

High school seniors, trade-school students and current college students are encouraged to apply by **March 15**. They need only be CECU members in good standing and plan to enroll as a full-time student in the fall of 2018. Complete details and application information is available on our website, CECUOnline.org.

Interested members should mail completed applications to Conservation Employees' Credit Union, Attn: Scholarship Committee, at PO Box 180, Jefferson City, MO 65102.

A special thank you goes out to the Pioneer Group for renewing their contribution and donating \$200 per scholarship.



Our Checking Accounts Have It All!

You may think all checking accounts are the same, but with Conservation Employees' Credit Union, you get more access, more advantages *and* you get to keep more of your hard-earned money. Check it out:

- Enjoy free checking services, with no monthly fees.
- Access and manage your account through Virtual Branch or our mobile app.
- Control and monitor debit card usage with MobiMoney, the free smartphone app.
- Receive friendly credit union service through 5,600+ CO-OP branches and 30,000 ATMs nationwide.
- Qualified members who opt in receive overdraft protection for greater peace of mind.

When it comes to checking and convenient financial services, don't settle for less. Have it all with a CECU checking account! Stop by our office, or call (573) 522-4000 or toll free at (888) 897-2323 to open your account today.



A Decade Of Service

Congratulations to Call Center Clerk Sharon Bax and Loan Officer Ronda LePage! These ladies are celebrating 10 years with the credit union, and we're so appreciative of everything they do to help us serve our valued members. Thank you, Sharon and Ronda!

Make 2018 Rewarding With Visa® Cash-Back Rewards!

Members who use our Visa credit card will have a rewarding new year, as they'll receive cash-back rewards in January and continue to earn with every purchase they make in 2018!

Each year, our cardholders earn 1 percent cash back on every purchase, and last year's rewards put \$142,500 back in CECU members' pockets. That's in addition to great cardholder advantages like a 25-day grace period on purchases, low interest rates and no monthly or annual fees. Plus, we now offer CardValet, a free mobile app that allows you to control and monitor card usage!

If you already have a CECU Visa, watch your January Visa statement for your credit of 1 percent cash back for 2017. If you don't have a CECU Visa credit card, contact us today at (573) 522-4000 or CECUOnline.org to apply.



Discover Sprint's Network Reliability & Cash Rewards



The BENefits of membership keep getting better! Right now, CECU members can enjoy the reliability of the Sprint® network and a **\$100 CASH REWARD** for **every new line** you activate with Sprint. Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

Reliability

Sprint's network now beats T-Mobile and performs within 1 percent of AT&T and Verizon.*

What you get

- A **\$100** cash reward for **every new line** you activate with Sprint
- A **\$50** cash reward for current Sprint customers who transfer an additional line into Sprint's Credit Union Member Cash Rewards
- A **\$50** loyalty cash reward **every year** for **every line**
- **25 percent off** accessories through Credit Union Member Cash Rewards

All you must do is become a Sprint customer and mention you're a CECU member, then register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union® Rewards app. Allow six to eight weeks to see rewards directly deposited into your credit union account.

Sign up today to discover the cash BENefits you'll enjoy with Sprint's best Credit Union Member Cash Rewards ever!

*Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.

Flight Plans

In contrast to us, monarch butterflies have completed their flight south and are now basking in the warmth of sunny Mexico – thanks in part to the second National Fish and Wildlife (NFWF) grant awarded to the Missouri Conservation Heritage Foundation (MCHF). Fuel for monarch migration comes in the form of nectar from acres of milkweed plants established with the help of multiple partners. With matching funds, and our NFWF grant awarded in 2016, more than \$1.3 million is now building monarch habitats in the Show-Me State.



Flight plans are also in place for the National Archery in Schools Program Missouri State Championship – landing in Branson on March 23-24, 2018. Imagine more than 2,500 students taking aim and letting those arrows fly both in bullseye and 3-D competitions at the Branson Convention Center. More than 10,000 spectators are expected at the championship. For vendor or sponsorship information, contact MCHF at (800) 227-1488 or go to MOCHF.org.



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

Vehicle Loans

Model Year	Approx. Payback Term	Rate
Any Model Year	48 - 72 months	2.50%
Any Model Year	24 months	2.40%

Other Loans

Mortgage	Contact CECU for current rate
Share Secured	Share rate + 2.0% APR*
Certificate Secured	Certificate rate + 2.0% APR*
Signature Loans	6.0%-12.00% APR*
Other Collateral	8.0% APR*
Student Loans	6.0% APR*
Farm/Industrial Equipment	2.40%-2.50% APR*
Personal Line Of Credit	5.0% APR*

Visa®

• Cash back rewards and more • 25-day grace period • No annual fee	
Rate	12.0% APR*
Lost/Stolen After Hours	(866) 450-3509
Website	https://onlineaccessplus.com/oa/cecu/
24-Hour Line	(866) 450-3509

*APR = Annual Percentage Rate.

Board Of Directors

David Urich, *Chairperson*
Dennis Steward, *Vice-Chairperson*
Sandy Payne, *Secretary/Treasurer*
Dean Harre
Mary Lyon
Tim Smith
Tamie Yegge

Supervisory Committee

Pat Vitello, *Chairperson*
Lindsey Evers, *Co-Chairperson*
Sandra Dorge
Pam Porting

Field Representatives

Jodi Moulder	Camdenton
Brittney Sones	Central Region
Connie Ponting	Chillicothe
Kathy Hetherington	Clinton
Trina Wash	Kansas City Metro
Geanna Gettys	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
Contact CECU	Rolla
Dominique Priester	Southeast Region
Terri Diekmann	St. Louis Region
Vernon Archer	Southwest Region

Phone Numbers

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



**Conservation
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P.O. Box 180
Jefferson City, MO 65102-0180

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By NCUA