



**Conservation
Employees'
Credit Union**

MoneyMatters

Spring 2017

**NEED SOME
EXTRA CASH?**

ACT FAST!

For a limited time – from May 1-31, 2017, – you can **apply for a new, unsecured loan at 3.50% APR***, payable over three and a half years. That's a great deal to fund life's little emergencies like a new roof or tires for your car. The money can also be used to consolidate bills, take a vacation or whatever you need.

Contact us at (573) 522-4000 today to see if you qualify.

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



Vacation Time Is Here!

Use your CECU Visa® to relax at the lake or finally take the kids to Walt Disney World.

We provide our members with excellent credit card benefits such as:

- **1% annual cash back on all purchases.**
- No monthly or annual fee.
- 25-day grace period on purchases.
- Low interest rate of 12.0% APR.*
- Online account access.
- Low rate of 6.0% APR for 18 months on balance transfers.**

As a member, you can increase your cash back by shopping through UChoose Rewards.® Earn additional cash back from merchants – like 3% at Lowes, 7% at Petco and 5% at Ace Hardware – and increase your reward at the end of the year. You can register today at UChooseRewards.com.

If you don't have a CECU Visa credit card, contact us today at (573) 522-4000 or CECUOnline.org to apply and start earning money to put back in your pocket.

*APR=Annual Percentage Rate, subject to change. Loan eligibility based on creditworthiness and other factors. Contact the credit union for complete details. ** Contact our call center at (866) 450-3509 for details.

Through the 1% cash back reward program, we gave back more than \$137,000 to our members. "I've always enjoyed the CECU Visa for its responsive customer service and rewards program. Whether it was the percentage of spend reward or the current uChoose Rewards program, I've been able to use the rewards in a manner that has been extremely useful." Travis Sartain, CECU member



Give a Hoot About Saving™



CREDIT UNIONS CELEBRATE YOUTH™

What kind of saver is your child? One who saves happily or with a scowl? To find out, come see us during National Credit Union Youth Month.

With every \$5 deposited into a CECU youth club account during April, club members will receive one prize drawing entry to win \$200!*

Every saver is unique, but most people who save regularly developed this wise habit early in life. That's why CECU helps youth build their nest egg with our three youth clubs: Freddie Fox's Funding, Fun In Finances and Teen Titans.

By helping your kids give a hoot about saving now, you'll help them soar when they're older. Start making those deposits today!

*Odds of winning depend on the number of entries received. Deposit must be made during April to receive entry. Minimum qualifying deposit is \$5, and members may earn a maximum of one entry per day. Credit union contest is open to all youth club members ages 20 and younger. See credit union for full details.

We Are Trying To Reach You

Whether it's a frozen debit card or the newest loan promotion, CECU wants you to know. Ensure your cell phone and email address are up-to-date by contacting us today.

Now available:

Apple Pay and Android Pay for CECU credit and debit cards.

Free Credit Scores Now Available With Credit Sense

CECU is thrilled to introduce free credit scores for members within Virtual Branch! The new service is called Credit Sense and is powered by our current partner, SavvyMoney. We are always looking for ways to save our members money. With Credit Sense you can make rate and payment comparisons to find the best deal for you.

About Credit Sense:

- It's free!
- It's a "soft pull" on your credit report and does not affect your score.
- Up to four scores per Virtual Branch login may be obtained (you, spouse, children, etc.).
- Track your score each month.

It's easy to get your score.

1. Log into Virtual Branch and click the "Get More than a Credit Score" graphic.
2. You'll fill out a short form and answer some questions to identify yourself.
3. You get your score!

Anytime you log into Virtual Branch, you can check your score by inputting the last four digits of your Social Security number. Your score will be pulled each month, and you'll receive an email letting you know if your score changed that month.

Stay on top of your credit score the free and easy way – Credit Sense in Virtual Branch.

We'll See You At The Annual Meeting

When: April 28, 2017
Where: Loose Creek Community Club Building
173 County Road 403
Loose Creek, MO 65054
Agenda: 6 p.m. Doors open for social hour
6:30 p.m. Dinner

Voting is open now through April 20. Visit our website, CECUOnline.org, to view the ballot and read nominee bios. To RSVP, call (573) 522-4000 or (888) 897-2323 or email cecu@mdc.mo.gov, now through April 20.

MobiMoney Coming Soon

MobiMoney is a mobile app that allows you access to your CECU debit card information on the go. You can access your purchase history, remote controls, card-related alerts, balance inquiry and move money between cards and linked accounts. Currently, MobiMoney is only available for the CECU debit card.

Happy 20th Birthday MCHF!

The Missouri Conservation Heritage Foundation kicked off 2017 with a celebration of 20 years supporting conservation efforts in Missouri. More than \$20 million has been invested in strategic areas that include Discover Nature Girls' Camps, MDC Nature Centers, Guided Veteran Hunts and Species of Concern and Habitat Restoration projects. Expect even more from your MCHF as we celebrate this 20th milestone and launch innovative and expanded conservation programs like these:

Paddle Missouri! Exploring 100 Miles Of The Big Muddy

Loading their canoes and kayaks, nearly 50 participants of the first-ever PaddleMO launched their vessels into the swirling muddy waters of the Missouri River this fall.

Beginning in Hermann, Missouri, their focus was to paddle the final 100 miles of the Big Muddy, ending at its confluence with the Mississippi River.



Jody and Bill Miles, Rosebud, in the lead canoe (with red flag) paddle toward the confluence on the final day.

Sponsored by Stream Teams United in conjunction with many partner organizations, including MDC and the Missouri Conservation Heritage Foundation, the five-day camping and paddling trip was not only driven by the power of the river, but also by cultural and conservation education. Paddlers ranged in age from 11 to 74. Randal Switzer and his two sons took on the adventure together.

"It was my first time to paddle a kayak. It was great!" said Randal, 70. His sons had an up-close experience with an Asian carp landing in their canoe. No one was hurt, and the canoe remained upright. For more information about the fall 2017 PaddleMO, go to PaddleMO.org or call Stream Teams United at (417) 827-4864.

Beak & Peaks: Ecotours In Honduras

MCHF is partnering with Beak & Peaks, a Honduran ecotourism company, to provide excursions to Honduras which will raise funds for migratory bird programs. For more information, please contact Cynthia Hawcroft, MCHF staff, at (573) 522-4115, ext. 3347.

- **March 11–18 & Oct. 7–14, Nice & Easy Birding:** Birding in the Opatoro-Guajiquiro highlands, Cuero y Salado mangroves, Rio Santiago, at Lake Yojoa and on Guanaja; \$3,040
- **March 25–April 1, Birds of the Highlands and Lake Yojoa:** Birding in La Tigra National Park, the Opatoro-Guajiquiro highlands, El Cedral and Lunda del Puente; \$2,495
- **May 20–27 & June 22–29, Adventure & Conservation:** Visit an ecotourism project; hiking, kayaking, swimming and snorkeling in beautiful Honduran areas; \$3,020
- **Nov. 4–11, People, Parks & Cultures:** Explore Mayan city Copán Ruínas, Finca Santa Elena and Lenca cultural experiences, La Fuente de Vida ecotourism project; birding along the way; \$2,615
- **Jan. 6–13 (2018), Birds of the Lakes, Rainforests, Caribbean islands:** Birding in Cerro Azul Meambar National Park, Pico Bonito National Park, Rio Santiago, Cuero y Salado Wildlife Refuge and on Guanaja; \$2,730



Nature walk through the Honduran rainforest.



New Rewards Program Benefits Members

Conservation Employees' Credit Union has partnered with Benefits Plus[®] to help you make the most of your hard-earned cash! Enjoy discounts on gift cards, travel, entertainment, retail and even health services. You can also earn cash back from major retailers by using the Benefits Plus[®] shopping portal.

Retail Stores & Gifts

Benefits Plus[®] will help you get more for less with substantial savings at many of the best stores in town! It's perfect timing to save you money on gifts for all those spring graduations and weddings.

- National retail discounts including Macy's, Gap, Old Navy, Banana Republic, Barnes & Noble, BassPro Shops[®], EB Games, JC Penney, Kohl's, LL Bean[®] and Men's Wearhouse
- Office and school supply discounts from Office Depot[®]
- Wholesale savings clubs including Sam's Club, BJ's and Costco
- Online participants including Omaha Steaks, PajamaGram.com and 1-800-Pet-Supplies, FromYouFlowers.com, CajunGrocer.com and VermontTeddyBear.com

Get A \$100 Cash Reward For Every New Line

This new, exclusive cash-rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.



Here's how it works:

- Members get a **\$100** cash reward for every new line when you switch to Sprint.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint's Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward every year for every line.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Make the switch today, and save with Sprint's Credit Union Member Cash Rewards!

Download the free CECU app by searching for "Conservation Employees Credit Union" in the iTunes or Google Play app stores.



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.

Holiday Closings

Our office will close to observe the following holidays:

Truman Day	Monday, May 8
Memorial Day	Monday, May 29
Independence Day	Tuesday, July 4

Board Of Directors

- Charlie Nelson, *Chairperson*
- Denise Bateman, *Vice-Chairperson*
- Rick Thom, *Secretary/Treasurer*
- Dennis Steward, *Director*
- David Urich, *Director*
- Tamie Yegge, *Director*
- Sandy Payne, *Director*

Supervisory Committee

- Adam Wilbers, *Chairperson*
- Justine Gartner
- Pat Vitello
- Lindsey Evers

Field Representatives

Jodi Moulder	Camdenton
Brittney Sones	Central Region
Connie Ponting	Chilicothe
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 Priestler	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
Employees'
Credit Union**



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Jefferson City, MO 65102-0180

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