



Conservation
Employees'
Credit Union

Fall 2017

MoneyMatters

Get Cash Back On All Your Holiday Shopping

The wise men and women of today know it's best to pay for your holiday purchases with your Conservation Employees' Credit Union Visa® credit card.

We partner with Visa to provide our members with excellent benefits:

- 1% cash back on all purchases
- No monthly, annual or balance transfer fees
- 25-day grace period on purchases
- Low interest rate of 12.0% APR*
- And much more!

Be wise this holiday season, and use your CECU Visa credit card for holiday expenses. Contact us today at (573) 522-4000 or CECUOnline.org to apply.



Make sure your CECU credit card is prepared for the holidays! Contact us today to request a credit limit increase.

*APR=Annual Percentage Rate. Availability subject to member eligibility and creditworthiness. Contact the credit union for complete details.



Give Yourself The First Gift Of The Holiday Season ... A Holiday Loan

Holiday expenses can really put you in a bind once January rolls around. Why face the blizzard of holiday debt when you can get a holiday loan from Conservation Employees' Credit Union?

Our special loan allows you to spread your holiday season expenses over 12 months, with quick approval and our special holiday loan rate of just 6.0% APR!* That's much lower than department store cards that can charge you more than 20%.

Whether you're buying gifts, decking the halls or preparing a feast, you'll save money on every purchase. The best present of all comes in January, when you avoid the usual post-holiday credit card bills.

Unwrap our holiday loan today! Stop by, give us a call or apply online at CECUOnline.org.

*APR=Annual Percentage Rate. Rates and terms are subject to member eligibility and creditworthiness. Offer valid 11/1/17-12/30/17. Contact the credit union for complete details.

Save Money Now For The 2018 Holiday Season?

If you were born with the "planning gene," or just detest huge holiday bills, consider opening a secondary savings account now. Make regular contributions each month, and by next holiday season, you can shop with cash. It's like an early Christmas present!

To set up your secondary savings account, call us or stop by our office. We can even help you set up regular deposits through payroll deduction. You'll thank yourself next holiday season!



Celebrate International Credit Union Day With Us *Thursday, Oct. 19*

Be sure to stop by our office on Thursday, Oct. 19. We'll join more than 56,000 credit unions around the world to celebrate International Credit Union Day and this year's theme: "Dreams Thrive Here." Credit unions help people achieve their biggest goals in life, and we help our members chase and achieve their biggest dreams.

**From 11 a.m. to 2 p.m.,
we'll serve hot dog
lunches and offer chances
to win cash prizes!
We will also provide
shred bins for you to
securely dispose of your
old confidential papers.**

Celebrate a worldwide movement that's made helping people its No. 1 priority for more than 160 years.

Mobile App Puts Money At Your Fingertips

Check your accounts at any time, from wherever you happen to be, with our mobile app. Enjoy a secure, convenient connection to your finances from your smartphone or mobile device. Check your balances, make transfers or even pay your bills on the go!

Our app features also include:

- Mobile check deposit – take a photo of the check front and back, and submit it securely to the credit union.
- Android Pay™ and Apple Pay™ services.
- Credit score access with Credit Sense.

When you're ready to get started, search for Conservation Employees' Credit Union using your mobile device's app marketplace. Your Login ID and Security Code will be the same as what you use for Virtual Branch online banking. Be sure to visit our website for helpful demos, or contact our friendly staff for help!

Mobile App Provides Security

Mobile apps are still relatively new for many people, and some are uncertain about the security of these apps, especially the ones that allow you to access your financial accounts.

You can relax when using our app, because you are protected by the same levels of security that come with Virtual Branch. Your information and transactions are encrypted, just like when you use your personal computer. So, get your thumbs busy, and download CECU's mobile app today!



Have Breakfast With Santa

**Saturday, Dec. 2
8:30 to 11:30 a.m.
Credit union office**

Get a photo with Santa while enjoying refreshments and socializing with our staff. We hope to see you there!

100 Years Of Missouri Conservation, Partnerships & Philanthropy

On Sept. 22, the Missouri Department of Conservation celebrated its 80th anniversary, and the Missouri Conservation Heritage Foundation (MCHF) celebrated its 20th anniversary.

This grand anniversary event took place at the Wonders of Wildlife National Museum and Aquarium/White River Conference Center in Springfield, Missouri. A cocktail reception and MDC awards program were followed by the National Lewis and Clark Conservation Awards banquet and ceremony.

The program's theme was centered around early conservationists and explorers Lewis and Clark. In conjunction with this significant conservation occasion, Johnny Morris, founder and CEO Emeritus for Bass Pro Shops, coordinated the grand opening celebration of the Wonders of Wildlife National Museum and Aquarium in Springfield, Missouri.

Holiday Closings

Our office will close to observe the following holidays:

Columbus Day	Monday, Oct. 9
Veterans Day (observed)	Friday, Nov. 10
Thanksgiving	Thursday, Nov. 23
Christmas Day	Monday, Dec. 25
New Year's Day	Monday, Jan. 1

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.

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 Stolen After Hours(800) 528-2273
 Call 24(800) 544-0942



**Conservation
 Employees'
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Federally Insured
 By NCUA

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