

Noteworthy

Centex Citizens Credit Union

Spring 2022

60 Years of Service



CHARTERED 1954

Make A Note!

Saturday hours for the drive-thru at all locations:
9:30 am—12:30 pm

HOLIDAY REMINDER

We will be closed April 16 for Easter; May 30 for Memorial Day; June 20 for Juneteenth; and July 4 for Independence Day. We will close at 1pm on April 15.

Bank with Us

NEW!!! Website:
www.centexcitizenscu.com

Toll-Free:
1-866-562-9296

24-hour Auto Teller:
1-800-310-9387

Drive-Thru

Mobile App for your smart phone

ATM

Mexia
(254)562-9296
Corsicana
(903)872-8347
Ennis
(972)872-6820



We have a New Web Address!

Centex Citizens Credit Union has a new home on the web! You can now find us—and all of our great online tools—at www.CentexCitizensCU.com. There, you can view tutorials on various topics, apply for a loan, view rates, use loan calculators, see our available repossessed vehicles, view our annual report and so much more! You'll also find a comprehensive list of all our services and products. Check out our new home today!

Are You Credit Savvy?

Your credit score is as important as ever. Having a good score can save you thousands on major purchases like cars or homes.

See how well you know your "credit stuff."

1. Making payments on time can help raise your credit score.
True. Even one late payment can cause your score to lower.
2. Marital status and age are considered in your credit score.
False. Neither has any bearing on your score.

3. If you shop for a mortgage over a 1-2 week period, it can hurt your credit score.

False. In fact, it will help ensure you find the best deal.

4. The more credit you have, the better.
False. The more credit you have, the more of a risk you could be to a lender.
5. It hurts your score to carry a high balance on your credit cards.
True. Again, you're more of a risk to lenders if you carry high balances.



6. Credit repair companies are almost always helpful in repairing low credit.
False. These companies are usually NOT effective.
7. It's a good idea to check your credit report annually.
True. Get a free report at annualcreditreport.com.

NOTICE:

- The following documents are available to all members:
1. Most recent Balance Sheet and Income Statement
 2. Most recent Summary of Annual Audit
 3. Most recent Board policy regarding access of Articles of Incorporation, Bylaws, Guidelines, Board Policies and copies thereof
 4. Most recent Internal Revenue Service Form 990

**IMPORTANT
NOTICE**

CCCU In the Community

There is nothing the staff at CCCU loves more than getting out and seeing the people of the counties we service! At right: Brooke Richards recently attended Leadership Corsicana. Below right: Camesha Busby was awarded the Tom White Citizen of the Year for Corsicana/Navarro County Chamber Awards banquet. Below left: Anna, Camesha and Maria enjoyed Mardi Gras in Ennis. Below: Camesha recently attended Leadership Ellis County.



Want to Win \$100? Tell A Friend!

Our Refer a Friend program rewards you for telling your friends and family how much you love CCCU. When your friends or family open an account and say that you referred them to CCCU, your name is entered into a drawing for \$100. Each month, we draw one lucky winner! So keep telling everyone you know about all the benefits of being a member at CCCU!





When you see us in the community, you never know what we might be up to! At left and below: Alma, Brandi, Ashton, Marianne and Dennis Wilson (board member) attended the Groesbeck Chamber of Commerce Banquet and seriously considered starting a band... but don't worry; we won't quit our day job.

Send Money with Ease & Safety with Zelle!

This April, CCCU is proud to be launching Zelle, a quick, easy and safe way to send money to someone! It's a great way to send money to friends and family, even if they bank somewhere different than you do. That means it's super easy to pitch in or get paid back for all sorts of things like the neighborhood block party, paying the babysitter, or getting paid back for covering the cost of a vacation rental for a group of friends. You'll love the convenience and safety of Zelle at your fingertips!



Notice to the Membership

Centex Citizens minimum qualifying membership account balance (par value) as prescribed by policy is \$25.00. Failure to maintain the qualifying account balance in accordance with credit union bylaws indicates that a member may no longer wish to maintain membership in the credit union. Balances falling below \$25.00 will be subject to a \$5.00 monthly fee beginning April 30, 2022. In order to avoid a monthly fee, you must maintain the required minimum balance. (This excludes all minor accounts.)

Please contact the credit union at (254)562-9296 if you have any questions.



Rates

Certificates of Deposit

\$1,000 Minimum

TERM	APY
6 MOS.	.250%
12 MOS.	.300%
18 MOS.	.350%
24 MOS.	.350%
36 MOS.	.400%

Dividends Paid Quarterly.

Early withdrawal penalties may apply.

Money Market Accounts

Minimum Balance

\$2500.00 APY 0.10%

Dividends Calculated on Average
Daily Balance. Paid Monthly

IRA = APY 0.10%

Dividends Calculated on Average
Daily Balance. Paid Quarterly

Rates are as of newsletter print date and subject to change. Contact us for applicable fees and terms on the above rates.

Proudly Serving Our Membership:

Senior Management: Tami Griffin: President/CEO; Brandi Jones: Vice President— Lending & Operations; LaTonya Molina:

Vice President—Administration; Camesha Busby: Vice President—Business Development/Marketing; Ariel Minchew: Vice President
of Accounting

Board of Directors: Chairman Richard Johnson (2023); Dennis Wilson (2023); Terry Don Shivers (2025); Bobby McDonald (2025);

Dr. Joe Saucedo (2025); Arthur Busby (2024); Becca Thomas Vaughn (2025). Board terms expire in March of year indicated behind
each member's name.

Online at www.CentexCitizensCU.com

24-Hour Access: 1-800-310-9387

Toll-Free: 1-866-562-9296

Mailing address: PO Box 1252 Mexia, TX 76667

MEXIA
1404 E Milam
Mexia, TX 76667
P: 254/562-9296
F: 254/562-6994
Lobby Hours:
Mon-Thur 9 am–3 pm
Fri 9 am–6 pm
Drive Thru:
Mon–Fri 7:30 am–6 pm
Sat 9:30 am–Noon

CORSICANA
3501 W 7th Ave.
Corsicana, TX 75110
P: 903/872-8347
F: 903/872-8452
Lobby Hours:
Mon–Thur 9 am–4 pm
Fri 9 am–6 pm
Drive Thru:
Mon–Fri 7:30 am–6 pm
Sat 9:30 am–Noon

ENNIS
2251 W Ennis Ave
Ennis, TX 75119
P: 972/872-6820
F: 972/872-6826
Lobby Hours:
Mon–Thur 9 am–4 pm
Fri 9 am–6 pm
Drive Thru:
Mon–Fri 7:30 am–6 pm
Sat 9:30 am–Noon

