

Noteworthy

Centex Citizens Credit Union

Fall 2022

60 Years of Service



CHARTERED 1954

HOLIDAY REMINDER

We will be closed
October 10 for Columbus
Day; November 11 for
Veterans Day; November
24 for Thanksgiving;
December 24 & 26 for
Christmas; December 31
for New Year's; January 16
for Martin Luther King
Day; and February 20 for
Presidents Day. We will
close at 1pm on
November 25.

Bank with Us

Website:
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

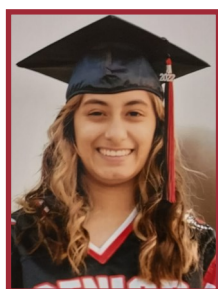


Spotlight on Staff: Ashton Langley

Ashton Langley has been a member of CCCU for her entire life; now, she is also a dedicated employee. Ashton was raised in Mexia and is a 2018 graduate of Mexia High School. She attended Tarleton State University in Stephenville, where she majored in Agribusiness and double-minored in Business and Accounting. Since joining the team at CCCU, her favorite thing is being behind a desk and lending a helping hand to the membership. In her spare time, she enjoys hunting and traveling, as well as spending time with family and friends. Call or stop in to say hi to Ashton!



Congratulations to our Scholarship Winners!



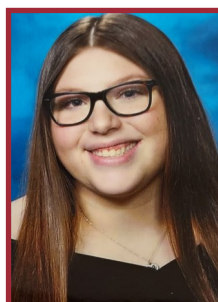
Alexis Vasquez



Gabriella Saucedo



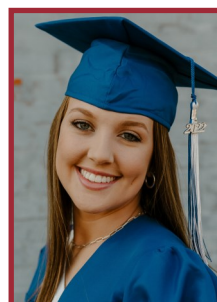
Javier Olvera



Kamryn Nichols



Gracie Mckinley



Kamryn Brown

Since 1998, CCCU has been contributing to the future of the high school graduates in the communities we serve.

Having awarded well over \$100,000 in scholarships to deserving and well-rounded students, we are proud to once again showcase our winners for 2022.

Over the years, we have provided scholarships to over 100 students. Those graduates have gone on to colleges, universities and trade schools all across our country.

Got a 2023 graduate? Be on the lookout in the next newsletter for details on applying for the 2023 CCCU Scholarship!

CCCU In the Community



Ask any CCCU staff member and they will tell you that getting out into our communities is the best part of the job. Recently, we sponsored a Networking Breakfast in Corsicana and gave away gift cards to faculty and staff at both Groesbeck and Mexia ISD Staff Appreciation events. Here's a glance at those events and winners!



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



Security reminder...



CCCU wishes to remind members of the importance of monitoring account transactions, especially when using a debit card or shopping online. CCCU proudly partners with VISA for monitoring for fraudulent activity and is almost immediately notified when hacking has occurred.

Please take the time to review your transactions online, via your monthly statement, or on the toll-free Home Banking number (1-800-310-9387). If you detect suspicious activity, inform CCCU immediately. After hours, call 1-800-472-3272.

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!



Complaint Notice

If you have a problem with the services provided by this credit union, please contact us at:

Centex Citizens Credit Union
PO BOX 1252
Mexia, TX 76667
254-562-9296 or info@centexcitizenscu.com

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

In Person or U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699
Telephone Number (512)-837-9236 Fax Number (512) 832-0278
email: [complaints@cud.texas.gov](mailto:complaints@ cud.texas.gov) Website: www.cud.texas.gov



Board of Directors Election

One of the most important tasks of credit union membership is the election of officers to the open seats on the Board of Directors. This year, there are three seats on the Board open. Nominated for those seats are incumbents Richard Johnson, Tara Waggener and Dennis Wilson.

Nominations by petition must be filed with the Board Secretary no later than November 7, 2022. Qualifications to be considered for a board position include, but are not limited to, the following: Must be a member in good standing; no delinquent loan or loss history; be at least 18 years of age; and have a petition signed by at least 1% of the membership eligible to vote. Each petition must be accompanied by a certificate from the nominee stating his or her agreement to voluntarily serve if elected; and a statement of qualification and biographical data. Petitions can be returned to the CCCU Board Secretary at any our branch locations. If there are no other nominations, and one nominee is presented for a seat, the nominee will be affirmed rather than elected by ballot.

Rates



Certificates of Deposit

\$1,000 Minimum

TERM	APY
6 MOS.	.60%
12 MOS.	.80%
13 MOS.	.90%
18 MOS.	.90%
24 MOS.	.95%
36 MOS.	1.10%

Dividends Paid Quarterly.

Early withdrawal penalties may apply.

Money Market Accounts

Minimum Balance

\$2500.00 APY 0.20%

Dividends Calculated on Average
Daily Balance. Paid Monthly

IRA = APY 0.50%

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: Assistant 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); Tara Waggener (2023). 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

