

Over 65 Years of Service



# Noteworthy

Centex Citizens Credit Union

Winter

2023

CHARTERED 1954

## HOLIDAY REMINDER

We will be closed on  
January 2 for New Year's  
Day; January 16 for  
Martin Luther King Jr Day;  
February 20 for  
Presidents' Day;  
May 29 for Memorial Day;  
June 19 for Juneteenth;  
and July 4 for  
Independence Day.

## Bank with Us:

Website:

[www.centexcitizenscu.com](http://www.centexcitizenscu.com)

Toll-Free: 1-866-562-9296

24-hour Auto Teller:

1-800-310-9387

Drive-Thru  
Mobile App  
ATMs

**Mexia:**

(254)562-9296

**Corsicana:**

(903)872-8347

**Ennis:**

(972)872-6820

## Making the Future Bright

"We are very proud of our rich history of supporting area high school students who are taking the next step to college," stated Tami Griffin, CCCU President/CEO. "It's important that we invest in our future through this annual scholarship program."

Four \$1000 scholarships and two \$750 vocational scholarships will be awarded to students who are headed to higher education.

The sole requirement for eligibility of the scholarship program is that the parents or students be members in good standing of CCCU for at least one year. Applicants must fill out a detailed application and return it to CCCU by the due date.

Applications are available at all CCCU locations or at school from the counselors. You may pick up applications beginning January 6 and must be returned by 3:00 p.m. on March 24, 2023. For more information, please call CCCU at (254)562-9296.



## 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 the Directors. This year, there are three seats on the Board open. Nominated for those seats are incumbents, Richard Johnson, Dennis Wilson, and Tara Waggener.



## ANNUAL MEETING

Tuesday, March 21, 2023

The Annual Business Meeting for Centex Citizens Credit Union will be held in the Citizens Citizen's Credit Union Lobby located at: 1404 E. Milam in Mexia at 6:00 p.m. CCCU will conduct our Business Annual Meeting only. We no longer have food, gifts or prizes. The meeting will consist of the presentation of various reports, approval of the minutes and the election of Board Members. Members are welcome.

Nominations by petition must be filed with the Board Secretary no later than February 10, 2023. 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 one (1%) percent 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 CCCU Board Secretary at any of our branch locations. If there are no other nominations, and only one nominee is presented for a seat, the nominee will be affirmed rather than elected by ballot.



# 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 delivered Christmas cookies to offices in our towns. Top left: Corsicana Tax Office. Row 2 left: Billy Almond in Mexia; City of Ennis. Row 3 left: Ennis Tax Office, Corsicana ISD. Row 4 let: Mexia Tax Office, Corsicana Branch Staff. Bottom row left: Ennis Branch Staff, Mexia Branch Staff.





# We're Happy to be Serving You with a Smile!



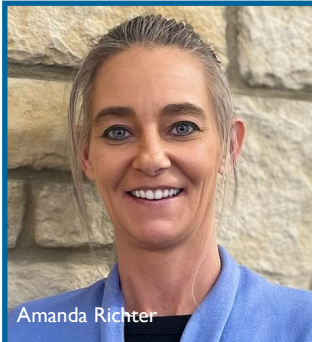
Maelynn Danner



Ashley Minchew



Griselda Calixtro



Amanda Richter



Our Leadership Team: (back left to right) Brandi Jones and Camesha Busby. (Front left to right) LaTonya Molina, Tami Griffin, Ariel Minchew.

Meet our newest staff: **Maelynn Danner**, whom we call Mae, is one of our newest tellers at the Mexia branch. Mae has one son, and this lucky little boy is her whole world! Currently Mae is attending Navarro College, where she is studying Psychology. Mae cannot wait to see what knowledge and accomplishments she gains from her new role at CCCU.

**Ashley Minchew** is our newest Loan Officer at the Mexia Branch. She is a proud graduate from Groesbeck High School; class of 2002. Ashley attended Tarleton State University. She joins the Centex team with 10 years' banking experience, and what she enjoys most is being able to help members with their financial needs. When not working, Ashley enjoys traveling and spending time with her family and friends.

**Griselda Calixtro** joined the CCCU team in June 2022 as a Loan Officer. Griselda is a native of Teague and graduated with the class of 2013. In her spare time, she enjoys spending time with her family, binge watching the latest Netflix show, traveling and trying new foods. She loves being able to help people and her favorite part of her job is getting to know all the different personalities of the members.

**Amanda Richter** is our newest teller at the Corsicana Branch. Amanda was born and raised in Corsicana. She has three wonderful children who keep her on her toes! Amanda has joined our team with eight years of banking & financial experience. She is looking forward to growing with CCCU and learning the current and future membership at CCCU.

## It's Not Too Late: IRAs!

While you're getting used to writing "2023" on everything, you may still be able to make contributions that help with your 2022 taxes.

IRAs have the benefit of allowing contributions to be made up until April 15th. Check with your tax representative. You may be able to take additional deductions with a contribution to your IRA now. If you're expecting to owe taxes, it could lessen your amount owed, or if you're expecting a refund, increase that amount!

CCCU offers a variety of IRA products. Ask us for more information!



# Coming Soon: Mobile App Updates!

Centex Citizen Credit Union is happy to announce the new enhancements coming soon to the CCCU mobile app for your smartphone! Soon, you'll be able to turn your debit card on and off; set spending limits; create travel exemptions when you're headed out of town; report lost or stolen cards and so much more! It's just one of the ways we are striving to provide you with the very best, updated service!



## Rates

### Certificates of Deposit

\$1,000 Minimum

TERM	APR
6 MOS.	0.90%
12 MOS.	1.10%
13 MOS.	2.50%
18 MOS.	1.25%
24 MOS.	1.35%
36 MOS.	1.95%

Dividends Paid Quarterly.

Early withdrawal penalties may apply.

### Money Market Accounts

Minimum Balance

\$2500.00 APR 0.20%

Dividends Calculated on Average  
Daily Balance. Paid Monthly

**IRA** = APR 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.

**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

