



# Noteworthy

Centex Citizens Credit Union

Spring

2024

CHARTERED 1954

### HOLIDAY REMINDER

We will be closed on May 27 for Memorial Day; June 19 for Juneteenth; and July 4 for Independence Day.

### Bank with Us:

Website:  
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

## Beware of Scams!

Especially at tax season, it's important to stay aware of the latest scams that criminals use to get your private information. It's simply a sad part of our reality today.

A couple of tips to always keep in mind:

- Be aware of who you are communicating with if you get calls or messages that you didn't expect. One popular scam now is to text or message you saying that your child/grandchild is in trouble and needs money. Be wary: don't just fall for it and send the money... call your child/grandchild yourself or call another family member to verify.

- If selling/buying something on a social marketplace, be wary... if it seems to

good to be true, it probably is. Meet sellers/buyers in a public place and don't send money unless you're confident in who you're talking to.

- We will NEVER call you and ask for your PIN or account number or any other personal information. We have an active fraud department that will call you if fraud is suspected on your card(s).

If you stay vigilant, you aren't as likely a target. Let us know if you have questions!

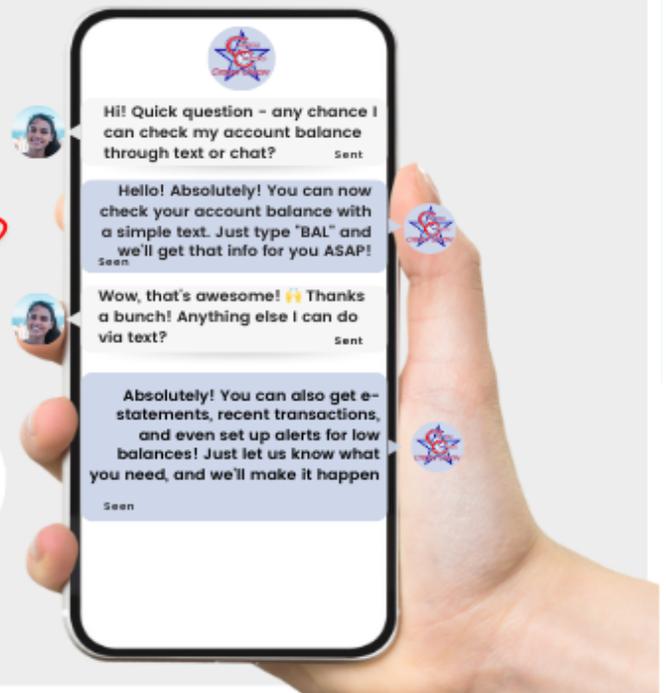


## SMS SERVICE

*Are you a member?*

# COMING SOON

Access account details, sign documents, receive alerts, and enjoy personalized assistance—all via text. Get ready for seamless and convenient banking



# CCCU In the Community

Left and below left, right: We always love to show the love to our members, and Valentine's Day seemed like just the right time to do that! Each branch celebrated and greeted members with goodies. Middle left: our Corsicana branch celebrated Jimmy Buffet-style at the annual Chamber banquet. Middle right 2: Our Ennis branch team enjoyed Mardi Gras Ennis-style at the Chamber banquet. Middle right 3: We were pleased to present the award for Non-Profit of the Year at the Corsicana banquet. Bottom left and right: The Groesbeck Chamber banquet went Gatsby-style and our team won 1st for Best Dressed!



# Welcoming New Faces to our Corsicana Team



Angelica Ruiz



Sandra O'Banion



Erika Monge

**Angelica** is a Corsicana native who graduated from CHS. She is mom to two boys (1&8yo) and when she's not at work, you can find her at her sons' sporting events or spending family time outdoors. She's eager to share her banking knowledge at CCCU and see what she can achieve in her new position.

**Sandra** joined CCCU as a loan officer last fall. She's looking forward to getting to know the members and growing with the team. She's spent 20+ years in banking and she loves putting it to use at CCCU. Her greatest joy is spending time with family and her church family. She also enjoys traveling and sightseeing.

**Erika** came to CCCU as a loan officer in August, bringing her 4+ years' finance experience with her. A Corsicana native and 2014 graduate of CHS, she is bi-lingual and mother to a handsome 5yo son. She spends personal time on one of the area lakes fishing and enjoying the peace and quiet that the outdoors offer.



It's always part of our mission to support our community youth. This year, we offered a premium at the Limestone County Fair, and it was awarded to Braelyn Masters for her Grand Champion haltered heifer.

## Leadership Serving Our Members:

**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 (2026); Dennis Wilson (2026); Terry Don Shivers (2025); Dr. Joe Saucedo (2025);

Arthur Busby (2027); Tara Summers (2026).

Board terms expire in March of year indicated behind each member's name.

## 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



## Rates

### Certificates of Deposit

\$1,000 Minimum

TERM	APR
6 MOS.	3.25%
9 MOS. >\$5K	4.25%
12 MOS.	3.50%
18 MOS.	2.00%
24 MOS.	2.50%
36 MOS.	0.95%

Dividends Paid Quarterly.

Early withdrawal penalties may apply.

### Money Market Accounts

Minimum Balance

\$2,500.00 APR 0.30%

\$10,000-\$19,999 APR .75%

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.

## Tell your friends the CCCU secret!

Don't you love all the benefits of membership at CCCU? Free checking, mobile app, online banking, easy loan application, friendly service representatives? Well don't keep it a secret! When you refer your friends and family to CCCU and they join the credit union, mentioning your name, you will be entered into a drawing for \$100! Each month we draw one winner.



Online at [www.MyOwnCU.com](http://www.MyOwnCU.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–12:30 pm

#### 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–12:30 pm

#### 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–12:30 pm

