Centex Citizens Credit Union Summer 2024

70 Years of Service

CREDIT BINON

CHARTERED 1954

HOLIDAY REMINDER

We will be closed on July 4 for Independence Day; September 2 for Labor Day; and October 14 for Columbus Day.

Bank with Us:

Website:

www.centexcitizenscu.com Toll-Free: I-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

Celebrating Our Scholarship Winners

We are so proud to recognize our 2024 CCCU Scholarship Recipients! For over 25 years, we have given thousands in scholarships to well-deserving area high school graduates who are furthering their education. This year, we celebrate the winners from Mexia HS, Wortham HS and Rice HS: Angel Buentello, Emily Vento, Jaley Rodriguez, Brenna Kennedy, Breckyn Waggener, Madison, Newhouse, Karol Yanez and Gwendolyn Johnson. We congratulate all area graduates and wish you the best as you embark on your future!











SMS SERVICE

Are you a member?

Now Available!

Main Contact: (254)562-9296

- Access account details Sign documents
- Receive text alerts Get personalized assistance Text "JOIN" to (254)562-6945 for CCCU Updates!



Hi! Quick question - any chance I can check my account balance through text or chat? sent

Hello! Absolutely! You can now check your account balance with a simple text. Just type "BAL" and we'll get that info for you ASAP!

Wow, that's awesome! Thanks a bunch! Anything else I can do via text?

Absolutely! You can also get estatements, recent transactions, and even set up alerts for low balances! Just let us know what you need, and we'll make it happen

Seer



CCCU In the Community



We love getting out and about in our communities! (At left) Recently, Ashton manned the table at a career fair in Wortham and got to meet some young members! (Below) Klaudia attended Gran Kermes at Iglesia Monte De Sion in Ennis and had the chance to chat with some of our members and potential members there.

CCCU is Keeping You on the Road!

Did you know that CCCU offers GAP (Guaranteed Asset Protection) and MRC (Mechanical Repair Coverage) extended warranty for vehicles?

The GAP plan will cover the amount to pay off your loan balance (whatever your primary auto insurance doesn't pay) so if your car is stolen or totaled, you won't be in the hole. Pay for it with your monthly payment, or separately!

The MRC pays for the cost of covered repairs, less any deductible. It doesn't cover regular wear and tear, but it can cover most repairs, plus rental reimbursement, roadside assistance, and it's transferable! Come see us today about adding this coverage!







Need A Summer Get-Away?

Beach? Mountains? State Parks? Come see us for a quick and easy loan and you'll be on the road, in the air—or better yet—on the beach in no time! Our friendly Loan Representatives at any of our convenient locations will be happy to help you get to your happy place this summer!

Spotlight on Service Anniversaries!







We consider ourselves lucky to have such a terrific team at all of our branch locations! This quarter, we are pleased to spotlight three of our staff celebrating milestone anniversaries: LaTonya Molina (20 years); Ariel Minchew (10 years); and Patricia Luna (5 years). If you see these ladies, please congratulate them on their service!



Getting to New Staff: Meet Justin

Hello, My name is Justin Woodall and I am a teller here at CCCU. I have been a part of the Centex Family for 5 months and have enjoyed getting to know our members and helping them along the way.

My family and friends mean a lot to me and I always enjoy meeting new friendly faces. I will be working on completing my Bachelor's Degree starting this fall because I feel there is always room for growth and for me, the sky's the limit in what I can do. When I'm not at work you can usually find me in the kitchen cooking, baking, or out exploring new places to visit.

If I haven't met you yet, I look forward to doing so!

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
- Most recent Summary of Annual Audit
- 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 4.50% 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 0.20%
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.

Don't Keep CCCU to Yourself!

Telling a friend could earn you \$100!

Don't you love membership at CCCU? Well, don't keep it a secret! When you refer your friends and family to CCCU and they join the credit union and mention you, your name will be entered into a drawing for \$100. Each month, we pick one winner. The more people you tell, the better your chances of winning!



Online at www.CentexCitizensCU.com 24-Hour Access: 1-800-310-9387

Toll-Free: I-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





