

70 Years of Service

CREDIT BINON

CHARTERED 1954

HOLIDAY REMINDER

We will be closed on April 19 for Easter; May 26 for Memorial Day; June 19 for Juneteenth; and July 4 for Independence Day. We will close early at 1pm on April 18 for Good Friday.

Bank with Us:

Website:

www.centexcitizenscu.com Toll-Free: I-866-562-9296

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

Drive-Thru • Mobile App ATM

Mexia:

(254)562-9296

Corsicana:

(903)872-8347

Ennis:

(972)872-6820



Did You Know?

At CentexCitizensCU.com, you can find tons of useful tools to keep you financially healthy:

- Check reorder
- ♦ Credit Karma
- ♦ NADA guides
- ♦ Carfax
- ♦ FEMA
- ♦ Financial education
- ♦ Experian
- ♦ UChoose Rewards
- ♦ MORE

Credit Sense Makes Sense for YOU!

Last year, we launched Credit Sense, the very helpful tool that puts your credit information at your fingertips—either on your phone or on your computer.

Credit Sense provides daily updates on your credit score; credit monitoring alerts; special credit offers; a customized credit score action plan; personalized tips; a credit goals simulator; and access for you to review your credit report.



You can enroll in Credit Sense in our app by navigating to the Credit Score banner and following the prompts, or by logging onto CentexCitizensCU.com and clicking on the Credit Score banner shown on your account page.

Stay on top of your credit score and stay credit savvy so you can reap the benefits of a good score: lower interest rates, better credit offers, and sometimes even lower insurance rates!

Zelle, the popular peer-to-peer payment platform, is now exclusively available through financial institution banking apps rather



than its own app. What does this mean? If you were using Zelle via their branded app, you'll now need to access it through a financial institution. CCCU is proud to offer the Zelle platform on our mobile app—so you can still send and receive money conveniently!

If you're not already using our app, you can download it in your app store. To use Zelle, simply navigate to your Accounts page and find the "Send Money with Zelle" link under Quick Links. If you previously used the Zelle app, you'll need to re-enroll through CCCU. If you've always used our app for your Zelle payments, you won't notice any changes! Zelle is available on over 2,200 banking apps.

Sending money with Zelle is easy, safe and convenient any time you need to pay a someone or they need to pay you! For more information, you can talk to one of our friendly representatives.

CCCU In the Community



As always, the team at CCCU has been out and about in the communities we serve, which is one of our favorite things about working at CCCU! 2025 has already been busy with us representing at the Limestone County Go-Texans BBQ cookoff, the Limestone County Go-Texans Cornhole Tournament (winners were Bubba Carter & Rick Gollnisch); at the Limestone County Fair Kick Off Concert, at the Denim & Diamonds fundraiser and the Mardi Gras Celebration. If you see us out on the town, please stop by and say hello!







Senior Management: Tami Griffin: President/CEO
Brandi Jones: Vice President— Lending & Operations
LaTonya Molina: Vice President—Administration
Camesha Busby: Vice President—Business Dev/Marketing
Ariel Minchew: Vice President of Accounting
Board of Directors: Chairman Richard Johnson (2026);
Dennis Wilson (2026); Terry Don Shivers (2028);
Dr. Joe Saucedo (2028); Arthur Busby (2027);
Tara Summers (2026).



New Faces Serving You!



Jazmin Quintana

A dedicated teller at CCCU, Jazmin is currently working at the Ennis branch. She's a proud Red Oak native who graduated from Red Oak HS and is always eager to expand her knowledge by learning new things.

Soon to be married, Jazmin has two young children, a 3-year-old and a 1-year-old, who keep her on her toes. Known for her bright smile, Jazmin brings positivity to everyone around her. In her spare time, she enjoys quality moments with her family and exploring new dining spots.



Amanda Weaver

The newest Loan Officer at CCCU brings over 20 years of experience from the mortgage industry. With a deep understanding of the financial world, Amanda is excited to bring her expertise to her new role.

Outside of work, Amanda is passionate about cooking, often experimenting with new recipes in her kitchen. She also enjoys spending time with her friends and attending live music events. A proud mother of two grown daughters, Amanda values the close bond she shares with them and considers them her best friends.



Elaina Molina

A teller at CCCU for just 6 months, Elaina was born and raised in Mexia. She loves meeting all the members and going the extra step to help them with whatever they need to ensure they are well taken care of!

In her spare time, she enjoys being with my family and friends—especially outside in the gorgeous Texas weather. She also enjoys learning new things and being a jack of all trades!



Shayla Anderson

Shayla has been at CCCU for about 4 months now. She joined us with an associates degree in business management. In the fall, she is planning to go back to school to begin on work on her bachelor's degree. Recently engaged, she has a daughter who is almost 2 years old. In her free time, she enjoys spending time with her daughter and family in the great outdoors.

CCCU Teamwork Makes the Dream Work for YOU!





At CCCU, we are all about teamwork. We're on YOUR team to ensure you have quality products and services for your money. We occasionally do teambuilding events internally (see bottom left) and sometimes, we enjoy supporting the teams that are important to us. Whatever the reason, our team is always here for you.





NOTICE:

THE FOLLOWING DOCUMENTS ARE AVALIBLE TO ALL MEMBERS:

- MOST RECENT BALANCE SHEET AND INCOME STATEMENT 1.
- 2. **MOST RECENT SUMMARY OF ANNUAL AUDIT**
- 3. MOST RECENT BOARD POLICY REGARDING ACCESS OF ARTICLES OF INCORPORATION, BYLAWS, GUIDELINES, BOARD POLICES AND COPIES
- 4. **MOST RECENT INTERNAL REVENUE SERVICE FORM 990**





Rates

Certificates of Deposit

\$1,000 Minimum **TERM APR** 6 MOS. 2.50% 9 MOS. >\$5K 4.10% 12 MOS. 3.00% 18 MOS. 2.25% 24 MOS. 2.25% 0.95% 36 MOS. 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.

Online at www.CentexCitizensCU.com 24-Hour Access: I-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





