

Over 60 Years of Service



CHARTERED 1954

Noteworthy

Centex Citizens Credit Union

Fall 2017

CCCU
PO Box 1252
Mexia, TX 76667

254-562-9296
Toll-free
1-866-562-9296
Fax 254-562-9227
www.myowncu.com

**24-Hour Account
Access**
1-800-310-9387

LOBBY HOURS
Mexia Office
Mon-Thur 9 AM-3 PM
Fri 9 AM - 6 PM
Corsicana Office
Mon-Th 9 AM-4 PM
Fri 9 AM-6 PM

DRIVE THRU—Mexia
Mon - Fri 7:30 AM - 6 PM
Sat 8:30 AM - Noon
Corsicana Office
Mon-Fri 7:30 Am-6 PM
Sat 7:30 AM—Noon

HOLIDAY REMINDER

The Credit Union will be closed on October 9 for Columbus Day; November 11 for Veterans Day; November 23 for Thanksgiving; December 25 for Christmas; January 1 for New Year's and January 15 for Martin Luther King Day. We will close at 1pm on November 24.

Please remember that our ATM and 24-Hour Teller are always available for your convenience.



Need a Holiday Loan? We're here for you!

Need help spreading holiday cheer? Come see us! The festivities are right around the corner, so if you need a little extra cash to help make someone's Christmas brighter, we are here for you!

Our holiday loan program starts on October 18 and runs through December 21. Loans from \$500-\$2500 are available, based on credit approval, and all holiday loans are on a one-year repayment term.

Visit any loan representative in Mexia or Corsicana from 9am—1 pm on Tuesdays, Wednesdays or Thursdays and we will get you and your holiday shopping needs taken care of quickly!



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Call for Volunteers



VOLUNTEERS NEEDED

Centex Citizens Credit Union is now accepting applications for individuals interested in serving on the Board of Directors. You must be a CCCU member in good standing and age 18 or older to apply. Pick up a volunteer application, along with nomination requirements and procedures from our Mexia office located at 1404 E Milam in Mexia. Applications must be submitted by 3 pm on November 6, 2017.

Annual Meeting Notice

Mark your calendars for March 27 for the annual membership meeting for Centex Citizens Credit Union.

Tickets go on sale February 15!



Mark Your Calendar

» UPCOMING EVENTS

Welcome New Board Member: Krystal Perez



The CCCU Board of Directors recently appointed Krystal Perez to serve on the board. Krystal was born and raised in Corsicana. She graduated from Corsicana High School, then Texas A&M Commerce with both a bachelor's degree and a master's degree. She is a fourth grade teacher at Navarro E.S. and serves as a member of the School Advisory Committee at James L. Collins Catholic School. She loves inspiring children and collaborating with colleagues.

Krystal has a fiancé named Eliseo, two children—Rebekah and Matthew, and will be gaining a step-daughter—Daisy. In her spare time, she enjoys Camp Gladiator fitness, cheering on her son in soccer and being with friends and family.

In her new role on the CCCU board, she hopes to help find innovative ways to reach the younger generations and allow them access to financial literacy. She also wishes to continue CCCU's service to under-served community members and let everyone know that CCCU is here for them!

Mobile Deposit Tips

Now that CCCU has Mobile Deposit capability, here are some tips to make your mobile deposit successful:

- Close all phone apps except CCCU
- Sign/endorse check: CCCU Mobile Deposit Only
 - Your signature
 - Account number
- Carefully enter check amount as it appears on check
- Flatten folded or wrinkled checks
- Take photo in well-lit area on dark background
- Keep phone steady and hold camera square to check
- Make sure entire image is visible (all four corners) with no shadows
- Make sure the numbers at bottom of check are readable
- Photograph back of check making sure endorsement is visible



Find Us on Facebook!

Want to stay up-to-date with the latest news about CCCU? Find us on Facebook and be sure to hit the Like button!

There, we will post pictures of our staff, vehicles open for bid, and much more!

Also remember our Refer a Friend membership program... if you refer a friend and they join CCCU, you could win \$100!

CCCU in the Community

As always, CCCU is committed to the communities it serves. Here are some snaps of where we were over the past few months. Top right, clockwise: Sonia Garay welcomes Mexia ISD teachers; Debbie Wilson at Navarro College football game; CCCU's Best of the Best Award for Best Loans; Catina Johnson and Kenyata Anglin presenting blankets at the Mexia Academic Awards ceremony; Debbie Wilson at the quarterly Corsicana Chamber lunch.



Proudly Serving Our Membership:

CCCU Senior Management: Janis Massey—President; Kay Fowler—Vice President: Administration/Accounting; Tami Griffin—Vice President: Operations/Member Services/Branch Manager; Debbie Wilson—Vice President: Business Development/Branch Manager
Board of Directors: Ken Pollard (2018); Krystal Perez (2018); Richard Johnson (2020); Terry Don Shivers (2019); Bobby McDonald (2019); Dennis Wilson (2020); Donna Savage (2018); Joe Saucedo (2019)
 Board terms expire in March of year indicated behind each member's name.

Jackpot!

Once again, we've hidden two account numbers in this edition of *Noteworthy*. If you spy your account number hidden in the pages of this newsletter, call us at (254)562-9296 and you'll win \$50!



Text alerts coming soon...

Beginning October 17, CCCU will begin incorporating text alerts for potential fraud on the debit card. An initial text will be sent to opt in for participation. This is just one more way CCCU shows its dedication to keeping you and your information safe. The next time you come see us, please review your information to make sure we have the latest cell phone and address information on file in order to alert you when necessary.

Protecting Your Identity

CCCU is dedicated to keeping your personal information safe. But there are ways that you can help keep your own identity safe as well so that someone doesn't steal your personal information and use it for their benefit.



Here are some things to help you understand identity theft better.

How does it happen? Criminals are very smart. They will dig through trash to find your documents that have information about accounts, social security numbers and other personal information and create accounts using that information. They may also get the information off of old computers and cell phones that you've discarded; use spyware to gain access to your computer and any personal information you have on it; or even hack into corporate systems to steal the personal information of hundreds or thousands of people. Some criminals are even using skimmers at credit card machines to swipe your information from your card, then creating separate cards with your account information and using them for themselves.

What are the warning signs? Be aware of bills that do not arrive as expected; possibly someone has stolen your mail and gained access to your accounts. Be aware of unexpected bills in your name, but that you don't recognize. Immediately contact the company who sent the bill if you suspect fraud. If you receive a denial for credit you didn't apply for and you've not recently applied for any, contact the credit bureaus.

How can you protect yourself? Destroy documents with personal information prior to disposing of them. Password protect your computer and other devices. Beware of phishing calls and never give your personal information to someone who calls soliciting the information. Monitor your credit and bank statements.

It's smart to obtain your credit report from all three agencies. Once a year, you are granted a free report. Go to: www.equifax.com; www.experian.com; and www.transunion.com.

More tips and resources are available at www.IdentityTheft.gov.

Be assured that CCCU is always using the most up-to-date tools to keep you safe on our end!

Rates

Certificates of Deposit
\$1,000.00 Minimum
Dividends Paid Quarterly

TERM	APY
6 MOS.	0.50%
12 MOS.	0.65%
24 MOS.	0.85%
36 MOS.	1.65%

Early withdrawal penalties may apply.

MONEY MARKET
ACCOUNTS
Minimum Balance
\$2500.00 APY 0.25%

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 a credit union
employee for applicable
fees and terms on the
above rates.

NCUA

YOUR SAVINGS
INSURED TO \$250,000

