

70 Years of Service



Noteworthy

Centex Citizens Credit Union

Winter

2024

CHARTERED 1954

HOLIDAY REMINDER

We will be closed on January 1 for New Year's Day; January 15 for Martin Luther King Day; February 19 for President's Day; and March 30 for Easter. We will close early at 1pm on March 29 for Good Friday.

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

ANNUAL MEETING

Tuesday, March 19, 2024

The Annual Business Meeting for Centex Citizens Credit Union will be held in the CCCU Lobby at: 1404 E. Milam in Mexia at 6pm.

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.

Making the Future Bright

Scholarship Program
Begins January 5

"Over thirty-five years ago, we had the vision to give back to our members by creating a scholarship program," stated Tami Griffin, CCCU President/CEO. "It's an investment in the youth of our communities; an investment in the future."

Four \$1000 scholarships and two \$750 vocational scholarships will be awarded



to students who are headed to college.

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 undergo a personal interview with members of the scholarship committee.

Applications are available at all CCCU branch locations. You may pick up applications beginning January 5 and they must be returned by 3:00 p.m. on March 22, 2024. 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 is one seat open on the Board. Nominated for that seat is incumbent Arthur (Chunky) Busby.

Nominations by petition must be filed with the Board Secretary no later than February 9, 2024. 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.



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

CCCU In the Community

Left: Each year, we put a box in the lobby and collect toys for the annual Toys for Tots drive. Each year, member Kent Kirkpatrick fills the box with toys for kids of all ages. Below: 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. Very bottom center: The CCCU Staff at the 2023 Christmas Party.



Celebrating Service Anniversaries!



Catina Johnson—25 years



Brandi Jones—20 years



Marianne Walker—20 years



Alma Maya—5 years



Serving the membership of Centex Citizens Credit Union is an honor and privilege for our staff. Everyone enjoys the relationships built over time and really appreciates the trust put in the team. Those feelings are why our staff is so happy to come to work every day, and some of our team was recently celebrated for their longevity in service to the membership.

Recognized for 25 years of service to CCCU was Catina Johnson. Brandi Jones and Marianne Walker both marked 20 years of service this year. Recognized for five years of service was Alma Maya. Each of them received a commemorative plaque to mark their anniversary.

They all look forward to many more years of taking care of CCCU members and meeting new members as they join.

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 (2024); Tara Summers (2026).

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

It's Not Too Late: IRAs!

While you're getting used to writing "2024" on everything, you may still be able to make contributions that help with your 2023 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!



Keep Us in the Loop!

Have you moved? Gotten a new phone number? It's important to let us know! If you've recently moved, changed your name or have a new phone number, CCCU needs to update your account information. We mail debit cards, credit cards and other important documents to the address on our records. If you no longer live at the address, these items could be intercepted and your information could get into the wrong hands. Come by, give us a call or mail us your updated information.



Rates

Certificates of Deposit

\$1,000 Minimum

TERM	APR
6 MOS.	2.25%
9 MOS. >\$10K	4.15%
12 MOS.	2.50%
18 MOS.	2.60%
24 MOS.	2.65%
36 MOS.	2.10%

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%
>\$20,000	APR 1.14%

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.

Credit Insurance Facts

We offer Credit Disability/Credit Life Insurance on our loans. If you agree for this insurance to be applied to your loan, it will automatically stop on the last day of the month in which you are three months delinquent on your loan payment. Members must re-enroll to continue this coverage. To re-enroll, you will have to complete evidence of insurability questions. For members insured with credit insurance on their loans, coverage terminates on the last day of the month when you reach the maximum age of 70 for credit life or 66 for credit disability. Ask one of our representatives for more information!

Online at www.MyOwnCU.com

24-Hour Access: 1-800-310-9387

Toll-Free: 1-866-562-9296

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

