

70 Years of Service

# Noteworthy



Centex Citizens Credit Union

Fall 2024

CHARTERED 1954

## HOLIDAY REMINDER

We will be closed on October 14 for Columbus Day; November 11 for Veterans Day; November 28 for Thanksgiving; December 25 for Christmas; and January 1, 2025 for New Year's. On November 27, lobbies will close at 1pm and drive-thru at 6pm. We will close early at 1pm on November 29 and December 24. We will close early at 3pm on December 31.

## Bank with Us:

Website:

[www.centexcitizenscu.com](http://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



## Your Account. Your Way. 24/7.

It's 3 am and you forgot to deposit your check. It's 8 pm and you need to know the balance in your account. It's Sunday and you want to schedule your bills to be paid and transfer some funds into your checking account. No matter the time, no matter the day, you can access your account at CCCU!

Reach your account by phone (1-800-310-9387) any time of the day or night... check balances, transfer funds and more!

Use the CCCU mobile app on your cell phone to deposit checks, make payments, check accounts and transfer funds! Available for iPhone and Android devices.

Visit [www.centexcitizenscu.com](http://www.centexcitizenscu.com) online to make loan payments, transfer funds, pay bills and more. Available day and night, seven days a week!

## Credit Sense

How to Enroll Today

### OPTION 1: ONLINE

Log In to Online Banking  
Enroll by clicking on the Credit Score banner located within online banking



### THE BENEFITS OF CREDIT SENSE

- Check Your Score Daily
- Review Your Credit Report
- Credit Monitoring Alerts
- Special Credit Offers
- Credit Score Action Plan
- Credit Goals & Simulator
- Personalized Tips



### OPTION 2: MOBILE

Log In to Mobile Banking  
Enroll by clicking on the Credit Score banner under Quick Links within mobile banking



VOLUNTEERS NEEDED

## Call for Volunteers

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 any of our locations in Mexia, Ennis or Corsicana. Applications must be submitted by 3 pm on November 4, 2024.

# CCCU In the Community

There is nothing we love more than interacting with the communities we serve! Late summer and fall have been super busy for us, as it is every year. At left top: Ashton presenting a fall gift basket at the Limestone County Crime Stoppers event. Center rows: some of our favorite events are the Welcome Back Luncheons at the local school districts. We get a chance to meet the school staff and talk about our services, as well as show some appreciation with some CCCU swag. Bottom row: winners of the door prizes we sponsored at the Mexia and Groesbeck Welcome Back events.





# CCCU In the Community (cont'd)

Here are a few more shots of our busy summer and fall at the Welcome Back to School events in Mexia and Groesbeck, including more winners of our prize drawings.

**We**  **our**  
**MEMBERS!**



## Complaint Notice

If you have a problem with the services provided by this credit union, please contact us at:

Centex Citizens Credit Union

PO Box 1252

Mexia, Texas 76667

(254)562-9296 or [info@centexcitizenscu.com](mailto:info@centexcitizenscu.com)

This credit union is incorporated under the laws of the State of Texas and, under state law, is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

In Person or US Mail: 914 East Anderson Lane Austin, Texas 78752-1699

Phone: (512)837-9236 Fax: (512)832-0278 Email: [complaints@tud.texas.gov](mailto:complaints@tud.texas.gov) Web: [www.tud.texas.gov](http://www.tud.texas.gov)

## 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: 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.



## IMPORTANT NOTICE

## 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	4.50%
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.



## 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](http://www.CentexCitizensCU.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

