

HOLIDAY REMINDER

We will be closed on January 1 for New Year's Day; January 20 for MLK Day; February 17 for President's Day; and April 19 for Easter. 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: 1-800-310-9387

Drive-Thru • Mobile App ATM

Mexia:

(254)562-9296

Corsicana:

(903)872-8347

Énnis:

(972)872-6820



ANNUAL BUSINESS MEETING

Our Annual Meeting will be March 18 at 6 pm at the Mexia Branch located at 1404 East Milam.

Members can attend via Zoom by clicking the link on our website to register prior to March 18.

Presented at this meeting will be the annual reports, and we will also approve last year's minutes and hold our annual Board Election.

Scholarship Applications Available

"CCCU has proudly supported area high school students taking the next step to college with the annual scholarship program," stated Tami Griffin, CCCU President. "It's important that we give back to the community and help shape 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 an interview with members of the scholarship committee.

Applications are available at all CCCU locations or at school from the counselors beginning January 3. Applications must be returned by 3:00 p.m. on March 21. For more information, please call CCCU at (254)562-9296.



Call for Volunteers

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 are two seats on the Board. Nominated for those seats are incumbents Terry Don Shivers and Dr Joe Saucedo.

Nominations by petition must be filed with the Board Secretary no later than February 7, 2025. 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. Peti-



tions 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.

CCCU In the Community



Ask any of us what our favorite part of working at CCCU is, and you're bound to hear that we love the people we meet. Getting out into the community is what we love to do! At left: Denise Cooper and Brenda Gonzalez from the Mexia office donating canned goods to The Lord's Community Storehouse in Teague for their annual food drive. At right: Camesha Busby along with the Membership Specialist for the Greater Ennis Chamber of Commerce, and members of the amazing Methodist Hospital staff as they celebrated the grand opening of a new unit in Midlothian. At bottom: Klaudia Flores and Amanda Weaver presented the dinner sponsorship for the Ennis Lions Varsity Football team before their big game.







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.

BEWARE OF SCAMMERS!

You get a text message from a number you don't recognize, identifying itself as your financial institution. The message says there's a problem with your account and directs you to a link. Do you follow it?

You get a call and the caller says she's with your financial institution and asks for your account number and other personal information. Do you give her the information?

The answer to both of these questions is a hearty NO! We will never call you and ask you for your account number, PIN or any other personal information. Both of the examples above are scams that are going around right now. Be aware and be smart. Don't fall prey to phishing.

We have an active fraud department that will call you if they detect unusual activity on your account, but we won't ask for personal information. If ever you are in doubt, call us at (254)562-9296 and ask. We're here for you!



Rates

Certificates of Deposit

\$1,000 Minimum TERM **APR** 6 MOS. 2.75% 9 MOS. >\$5K 4.00% 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.

Online at 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





