

Noteworthy

Centex Citizens Credit Union

Fall 2018

Over 60 Years of Service



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

Want a little extra help with holiday shopping this year? Maybe you want to take a trip to see family? Let us make holiday magic for you!



Our holiday loan program makes it as easy as 1-2-3! With great rates and a one-year repayment plan, you'll be hitting the stores or the road in no time! Give one of our friendly loan representatives a call and get started today!

254-562-9296

Toll-free

1-866-562-9296

Fax 254-562-6994

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 8:30 AM-Noon

HOLIDAY REMINDER

We will be closed on October 8 for Columbus Day; November 12 for Veterans Day; November 22 for Thanksgiving Day; and December 25 for Christmas Day. We will close at 1:00 on November 23.

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



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 office in either Mexia or Corsicana. Applications must be submitted by 3 pm on November 5, 2018.

Cards Galore!

If you're headed out on vacation or you're looking for the gift that fits everyone, stop in and ask us about Travel Cards and Gift Cards!

Our Travel Cards are a safe and convenient way to carry your funds - without the worry of carrying cash. You can now get a third convenience card for just \$10!

When you have someone on your list that's hard to buy for, think about a Gift Card. Gift Cards are available in your choice of amounts and can be used just like cash in most stores!

CCCU In The Community!



Top left: Ariel greets Teague ISD staff at the start of the school year; top right: Marianne rides in the Wortham parade; middle right: celebrating Brandi Jones as winner in the Best Loan Officer category and CCCU as winner of Best Loans; bottom right: Debbie was recently installed as Treasurer of the ABWA in Corsicana; bottom left: Mexia staff with the Mexia ISD cheerleaders and mascot.



Your Account 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. 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.MyOwnCU.com online to make loan payments, transfer funds, pay bills and more. Available day and night, seven days a week!

People helping people, that's what we do!



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 at various events in the communities we serve, vehicles open for bid, and much more!

There, we also highlight our staff and their accomplishments, post news that you can use, and interesting facts you might want to know.

If you really love us, leave a review so your friends know how much you love us, too! Remember... if you refer a friend and they join CCCU, you could win \$100!



Tired of all the paperwork? E-Statements are convenient and totally secure. Go to www.MyOwnCU.com and sign up for online banking. If already signed up, log in, go to self service, click on E-Statements and sign up today! You can view or print your statements at any time with no fees. No waiting for your statement in the mail. Access on the first working day of each month. *Beginning January 1, 2019, there will be a \$5 fee monthly for mailing statements.*

Proudly Serving Our Membership:

CCCU Senior Management: Janis Massey—President/CEO; 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 (2021); Richard Johnson (2020); Dennis Wilson (2020); Terry Don Shivers (2019); Bobby McDonald (2019); Donna Savage (2021); Dr Joe Saucedo (2019); Krystal Perez (2021)

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!



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.	1.10%

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



Keep us In The Loop!

Have you moved? Do you have a new phone number or email address? It is very important that you keep us informed with your very latest contact information in case we have a question or issue with your account. Annually, accounts with no transactions or contact by the member for a period of three years are reviewed. If no contact can be made, the funds in the account are subject to the "Unclaimed Property" rule of the State of Texas. Be sure to keep us in the loop!

Keep CCCU in your wallet!



CCCU is proud to offer a range of products that make your life easier—and more rewarding! We offer the CCCU Debit Card so you don't have to carry cash or a checkbook and the CCCU Mastercard for purchases and cash advances.

But the convenience of these cards isn't the only thing that's great... they're rewarding, too! Read on for more about the benefits of carrying your CCCU cards:

CCCU Mastercard

The CCCU Mastercard offers a low 9.9% fixed rate with no fees for cash advances. What's more, you'll earn 1% cash back annually and earn Member Miles with your purchases.

This flexible travel and merchandise program rewards you with one point for every dollar you spend on purchases. Don't like to travel? Redeem your points for a wide selection of merchandise, from housewares to gift cards to electronics to clothing!

CCCU Debit Card

The CCCU Debit Card is accepted anywhere VISA is accepted and debits the purchase directly from your checking account. That way, you don't have to worry about carting along a check book or cash! You can even use it online like a credit card!

When you use your CCCU Debit Card as the "credit" option (where you'll sign for the purchase rather than input your PIN), you'll earn points for your purchases. You'll earn one point for every two dollars! The more you spend, the more you earn. It's that simple.