



# EXPRESS

Issue 05-2

May 2005

## Annual Meeting

Corpus Christi City Employees Credit Union's 52nd Annual Meeting was held Monday, March 28, 2005, at the American Bank Center. Victor Medina and Paul Rivera were reelected to a three-year term on the Board of Directors.

**2005 Board of Directors Officers** are : Cefe Valenzuela, Chairman; Larry Olivarez, Vice Chairman; and Linda A. Rodriguez, Secretary/Treasurer.

Thanks to all who attended the meeting. A copy of the 2004 Annual Report may be obtained at the Credit Union or mailed to you upon request, or viewed on our website at "About Us / Financials".

**Victor Medina** is a 32 year credit union member who retired as Water Superintendent after 25 years of City Service, and now owns Medina Engineering and Surveying.

**Paul Rivera** is a 33 year credit union member who worked for the Corpus Christi Police Department for 25 years as a Homicide Detective, and is currently employed as the Captain-In-Charge of the Criminal Investigation Division with the Nueces County Sheriff's Department.

Congratulations to each lucky member who received one of over \$1,000 in door prizes. We extend a thank you to the following businesses for contributing door prizes:

- Avon** (Belinda Cantu)
- Calger** (Gem Checking)
- C. C. Athletic Club** (Health Club)
- C. C. Fire Department**
- Creveling Dodge** (Richard Sanchez, Sales)
- Directed Advertising Co.** (Specialty Advertising)
- Great Eastern Management** / Tom White (Investment Broker)
- Gulf Coast Mailing** (Martin Guzman)
- Harland** (David Gerhart)
- Marlin Custom Embroidery**

## Thanks To Everyone For A Great Meeting

Many thanks go out to the 2005 Nominating Committee for reviewing Director applications and presenting their nominations to the members. Members of the Committee were Mary Alice Bustamante, Armando Caceres, Joel Casteneda, Debbie Marroquin, and Rosie Olivarez.

We would also like to thank Luis Valls, Robert Olivarez, and Mark Simon for volunteering their time to serve on the Election Committee. **Without the help of our volunteers, our Annual Meeting would not have been possible!**

## Protect Against Identity Theft and Internet E-Mail Fraud

Identity Theft is growing at an astronomical rate. According to the Federal Trade Commission (FTC), more than 27.3 million people have been victims of ID Theft in the past 5 years. Identity Theft occurs when a thief obtains and fraudulently uses your identifying information, such as your Social Security Number, credit card numbers, or checking/savings account numbers to open new credit accounts and apply for loans in your name. What can you do to help prevent identity theft or what should you do if you become a victim of identity theft? You can log on to [www.consumer.gov/id theft/](http://www.consumer.gov/id theft/) from the homepage of our website, [www.cccecu.com](http://www.cccecu.com) for more guidance.

Internet "phishing" scams (pronounced fishing) are some of the fastest growing identity theft scams today. Thieves will send bogus e-mail messages in an effort to illegally obtain account numbers, passwords, Social Security numbers, and other confidential information. They are literally fishing for personal financial information. Don't be a victim of this new form of identity theft. Learn more about this scam and how you can protect yourself against it by logging on to our website home page at [www.cccecu.com](http://www.cccecu.com) and downloading the brochure "You Can Fight Identity Theft".

## What Should I do if my Debit MasterCard is lost or stolen?

If you suspect unauthorized use of your card due to a lost or stolen card, immediately call 1-800-887-0555 and select option 2. You can reach this number 24 hours a day, 7 days a week. During regular business hours you can reach us at (361) 855-4494 and ask for the Member Services Department.

## Credit Life and Disability Benefits work... When you can't!

Call us at (361)-855-4494 for more information

## DIVIDEND RATES

The Board of Directors has approved the following Dividend Rates as of May 1, 2005.

	Dividend	Annual Percentage Yield
Share Account		
\$100 - \$9,999	1.00%	1.00%
\$10,000 and over	1.25%	1.26%
Life Savings Acct	1.25%	1.26%
Share Draft (GEM)	0.50%	0.50%
Budget Checking	0.25%	0.25%
Economy Checking	0.00%	0.00%
Money Market Acct		
\$1,000-\$24,999	1.75%	1.76%
\$25,000 and over	2.00%	2.02%
Christmas Club	1.25%	1.26%
Vacation Club	1.25%	1.26%
IRA Share Acct	2.75%	2.78%

Term Share Certificates as of 05/01/05

\$1,000 - \$24,999		
6 mos.	2.25%	2.27%
12 mos.	2.50%	2.52%
18 mos.	3.00%	3.03%
24 mos.	3.25%	3.29%
36 mos.	3.75%	3.80%
\$25,000 & more		
6 mos.	2.50%	2.52%
12 mos.	2.75%	2.78%
18 mos.	3.25%	3.29%
24 mos.	3.50%	3.55%
36 mos.	4.00%	4.06%

Rates on Term Share Accounts are Subject to change without notice.

Contact a Credit Union employee at 361-855-4494 for further information about applicable fees and terms.