

## **President's Letter To The Membership:**

**Centex Citizens Credit Union is proud to announce the completion of our 57<sup>th</sup> year in operation. Currently serving more than 6,700 members with the strength of a 19% capital position, Centex Citizens Credit Union continues to operate with a commitment to conservative business practices.**

**Our conservative balance sheet and financial strength have allowed us to continue to meet the borrowing needs of our members. We have helped many of our members take advantage of record low rates to purchase homes. Our small business lending program is still growing and we have money to loan. We believe small business is the backbone of our economy and are proud to be serving this vital sector of our community.**

**CCCU strives to balance the tried and true traditions of personal service with the demand for technological advancements. E-statements and e-signatures were implemented this year with more developments planned for 2012. However, if your preference is face-to-face, Centex Citizens' employees are the friendliest in town.**

**This year we came together as Americans in remembering the tenth anniversary of 9-11. As Americans we stand resilient and united as a country and pledge to never forget those that have so valiantly fought and won our freedom. We at Centex Citizens Credit Union are proud of the diversity that is America and proud of the diversity that is our membership. With pride, the Board of Directors and employees will continue to serve you, the member/owner.**

**Janis Massey  
President**