

Over 55 Years of Service



CHARTERED 1954

# NoteWorthy

Centex Citizens Credit Union Winter 2012

CCCU  
PO Box 1252  
Mexia, TX 76667

254-562-9296  
Toll-free 1-866-562-9296  
Fax 254-562-9227  
[www.myowncu.com](http://www.myowncu.com)

24-Hour Account Access  
1-800-310-9387

### LOBBY HOURS

Monday-Thursday  
9:00 AM-3:00 PM  
Friday - Main Branch  
9:00 AM-5:30 PM  
Friday - East Branch  
9:00 AM - 6:00 PM

### DRIVE THRU—Main Branch

Monday-Thursday  
7:30 AM-3:00 PM  
Friday 7:30 AM-5:30 PM  
East Branch  
Monday - Friday  
7:30 AM - 6:00 PM  
Saturday 8:30 AM - Noon

### HOLIDAY REMINDER

The Credit Union will be closed on January 14 and 16 for Martin Luther King Day and February 18 and 20 for President's Day.

Please remember when the credit union is closed our ATM and 24-Hour Teller are available for your convenience.



## CCCU Supporting Higher Education

Each year Centex Citizens Credit Union is pleased to help send area college-bound students off on their educational pursuits.

This year is no different. CCCU will once again offer three \$1000 scholarships and three \$500 scholarships to graduating seniors.

The only requirement for eligibility is that the parents of the applicant or the appli-

cant must be members in good standing of Centex Citizens Credit Union.

Scholarships can be used to-

wards study at any accredited college, university, business or vocational school. Students must enroll full time.

Applications will be available at the CCCU main office or branch beginning January 2, 2012. Once again, they will also be available from school counselors. All applications must be returned to CCCU no later than April 2, 2012.

673801



## Tax Time IRAs

As you prepare your taxes this year, and perhaps find yourself wondering what you can do to improve your financial outlook for tax time, why not look into an IRA?

An IRA is an individual retirement account that can provide some tax advantages for retirement savings.



The most common IRAs are traditional and Roth. The traditional IRA can possible offer tax deductions now while a Roth IRA has tax deductions at the time of retirements.

If you decide that setting aside retirement funds is an IRA is a wise step for you, consult with your tax advisor to determine which type would be best for you.

CCCU is proud to offer IRA options, including the ability to roll over your company's 401K funds into a CCCU IRA. Ask one of our friendly representatives for more information.

### Inside this Edition of NoteWorthy

Scholarship program.....	p 1
Tax time IRAs.....	p 1
Holidays.....	p 1
Nomination News.....	p 2
Board Members.....	p 2
Letter from President.....	p 3
Employee Spotlight.....	p 3
Rewards Program.....	p 4
Recipe.....	p 4
Rates.....	p 4

### JACKPOT!

Hidden in the pages of this newsletter are two member account numbers. Find your account number and you'll win the Jackpot! We're up to \$50! Keep your eyes peeled and call us if you see your account number!

## Official Election Notice

There are two Board positions at Centex Citizens Credit Union up for election. The election process for CCCU no longer accepts floor nominations. The nomination committee has selected for re-election of three-year terms, the candidates below:



**Ken Pollard**

Ken is a long-time member of CCCU and the Board of Directors. He has served on the Loan Committee and currently serves as Treasurer of the Board.

Ken is an employee of ARAMARK as the Physical Plant Director at Baylor University, where he has been since 1999. Prior to that, he served in the same capacity at Mexia State School.

Ken believes that the role of a Board Director is to manage resources in a conservative manner, while providing a wide range of services to its members. He also encourages the use of technology to better serve the membership. Ken feels that it is also the Directors' role to support and motivate the front line staff and encourage good customer service and training.

**Colleen Range**

4912004



Colleen is also a long-time member of CCCU and has been on the Board of Directors since 1988. She is currently the Board Secretary. Colleen works at the Department of Aging and Disability Services in Regulatory Services. Previously she worked at Mexia State School for 33 years.

Colleen holds a Bachelor's degree in Speech Communication and a Master's Degree in Audiology. She has completed training in a wide array of areas, including management, leadership, communications, supervision, organizational politics, quality management and project development.

She believes in being actively involved in community organizations. Some of those organizations have included the Rotary Club of Mexia and as a Surrogate Decision Making Volunteer.

If you would like to be considered for one of these two Board seats in addition to the nominated candidates, please contact CCCU Board Secretary at: [centexcitizen@sbcglobal.net](mailto:centexcitizen@sbcglobal.net) or in writing at P. O. Box 1252, Mexia, Texas 76667.

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. Nominations by petition must be filed with the Board Secretary no later than February 15, 2012.

**CCCU Board Members (term expiration in parentheses):**

Charles Warren ('14)      Richard Johnson ('14)      Colleen Range ('12)      Dennis Wilson ('14)  
 Ken Pollard ('12)      Bobby McDonald ('13)      Terry Don Shivers ('13)

**CCCU Senior Management:** Janis Massey, President

Kay Fowler, Executive Vice President      Tami Griffin, Branch Manager

# A Letter from the President

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



## New Employee Spotlight

### Meet Sunshine Elmore.

Sunshine joined the Centex Citizens Credit Union team in October 2011. You'll find her at the Main Branch on Highway 171 working as a Loan Representative. Sunshine lives in Groesbeck, where she was born and raised.

In her spare time, Sunshine enjoys spending time with her family and friends. She also enjoys hunting, fishing and baseball.

Her favorite part of working at CCCU is the people. Not only has she enjoyed getting to know her co-workers, but the members as well.

Please stop in and welcome Sunshine!

# Reward Yourself!

CCCU believes in rewarding you! That's why there are two reward programs you can take advantage of: one on the CCCU Mastercard and now you can also earn reward points on your qualifying debit card transactions when you use your debit card as a charge.

Each time you use your card, you earn points for every dollar spent. Your points add up and you can shop online at for your choice in hundreds of items at a wide range of point levels. The website for the Mastercard program is [www.gotomycard.com](http://www.gotomycard.com) and for the debit card, log on to [www.uchooserewards.com](http://www.uchooserewards.com).



## 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.	0.65%

Early withdrawal penalties may apply.

### MONEY MARKET ACCOUNTS

Minimum Balance  
\$2500.00 APY .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



## Make a Note:

Centex Citizens Credit Union offers Credit Disability/Credit Life Insurance on our loans. If you agree for this insurance to be applied to your loan, it will automatically stop on the last day of the month in which you are three months delinquent in any payment on your loan. Member must re-enroll to continue this coverage. To re-enroll, you will have to complete evidence of insurability questions. For members insured with credit insurance on their loans, coverage terminates on the last day of the month when you reach the maximum age of 70 for credit life or 66 for credit disability.

### WINTER RECIPE

## Frosted Banana Bars

#### Banana Bars:

1/2 cup butter or margarine  
1 1/2 cups sugar  
2 eggs  
1 cup (8 oz) sour cream  
1 teaspoon vanilla extract  
2 cups all-purpose flour  
1 teaspoon baking soda  
1/4 teaspoon salt  
2 medium bananas mashed  
(about 1 cup)



#### Frosting:

1 package (8 oz) cream  
cheese softened  
1/2 cup butter or margarine,  
softened  
2 teaspoons vanilla extract  
3 3/4-4 cups confectioner's  
sugar

#### Directions:

In a mixing bowl,, beat butter,  
cream cheese and vanilla..

Gradually beat in enough confectioner's sugar  
to achieve desired consistency. Frost bars. Store  
in the refrigerator.

#### Directions:

In a mixing bowl, cream butter and sugar.  
Add eggs, sour cream and vanilla. Com-  
bine flour, baking soda and salt; gradually  
add to the creamed mixture. Stir in bana-  
nas. Spread into greased 15x10x1 baking  
pan. Bake at 350 for 20-25 minutes.