



ICU Day 2025: “Be the...”

People Helping People in Action

International Credit Union Day marks one of our favorite days of the year—a time to reflect on the powerful impact credit unions make around the world and right here at home. In honor of our 67th anniversary, we set out to complete 67 intentional acts of kindness, one for every year we’ve been serving our communities. But in true CCFCU fashion, we went above and beyond, spreading kindness in over 100 different ways! **WOW!**

Serving our communities has always been at the heart of what we do. When our communities thrive, so do our members. This year, we asked our team a simple but meaningful question: “If you could be anything to make a difference, what would you be?” We had amazing answers:



To “be the...” is an invitation to rise above the ordinary and embody the qualities you wish to see in the world. It’s about leading with integrity, kindness, and courage—especially when no one is watching. Being the voice of reason, the hand that helps, or the spark of inspiration creates ripples that extend far beyond ourselves. In every moment, we have a choice: to wait for someone else to act, or to be the one who makes the difference. “Be the...” reminds us that leadership isn’t about titles, but about presence, consistency, and impact. Greatness isn’t about a grand stage or endless recognition—it’s built in small, consistent acts of showing up as the best version of ourselves. “Be the...” reminds us that influence doesn’t come from waiting for permission, but from living with purpose and intention. Every day, you have the chance to embody the values you wish to see in the world. See pictures from this day: complexcares.com



CCFCU Team Training

Mission: To exceed members’ expectations through superior services & financial soundness

Bi-annually, CCFCU team members gather for training; training that focuses on personal growth, education, regulatory updates, and team-building. We believe that education is the key to exceeding members’ expectations through superior services and financial soundness. This year, we focused on building empathy with an exercise called “Life Simulation,” or LifeSim. The LifeSim is designed to help the participants begin to understand the reality of living paycheck to paycheck and the factors involved when making financial decisions in a low-income situation.

“Not everyone has the same life and opportunities. I’m reminded to take a second and put myself in their shoes. Listening to their needs helps me to help them.” – *CCFCU Team Member*

The Diamond Press

Read more:
comcfcu.com



Impacting Futures, Supporting Education

Testimonial: How the CCFCU Scholarship has impacted a member's family

"When my oldest, Natalie, was a senior at New Tech, we were encouraged to apply for the Complex Community Scholarship. She applied, was awarded the scholarship, and used it right here in Odessa at UTPB. She is now in her second year of teaching at Ross Elementary.



When my middle daughter, Abigail, was a senior at New Tech, she also applied for the scholarship and used it at Texas Woman's University, where she is studying to become a music teacher.



Last year, my youngest, Sarah, was a senior at Permian, and she, too, applied for and received the scholarship. She is now using it at Angelo State University, studying to be a high school special education teacher.

This scholarship is especially helpful for freshmen, as many campuses require students to live on campus, which adds extra costs. I am so grateful that Complex is committed to giving back to their members. Their Freshman Scholarship has made a real difference for my daughters, helping them attend college and easing the financial burden."

- Mollie Jones

Proud Mom & CCFCU Member



Fall Financial Checkup

Autumn is a season of change - and that makes it an ideal time to pause and review your finances.

Review Budget

Are you still on track or have summer expenses thrown things off? Adjust for upcoming expenses:

- Holidays
- Heating bills
- School activities

It's never too early to plan for future expenses!

Review Savings

Small, consistent contributions can make a big impact by year's end.

Review the following categories:

- Emergency fund
- Future goals
- Investment portfolio

Evaluate DTI Ratio

Paying down high-interest debt can reduce stress and strengthen financial health. Understanding your debt-to-income ratio gives you a clear snapshot and can help guide smart decisions.

By taking a few hours this fall to fine-tune your money plan, you'll head into winter and the new year more prepared, confident, and financially grounded.



Give Thanks!

Brown Sugar Glazed Carrots - *Tammy Chambers, Chief DCS Officer*

1 lb baby carrots, rinsed

1 tsp salt

1/4 C butter

1/4 C light brown sugar, packed

1/4 tsp ground cinnamon

1/2 tsp kosher salt, to taste

1/4 tsp freshly cracked pepper, to taste

1 tsp dried parsley

Boil carrots in salted water until tender, about 8 minutes. Drain well; set aside. To the pot, add butter, brown sugar, and cinnamon. Cook over low heat until butter has melted and sugar has incorporated. Add carrots to the pot and toss until well glazed. Season with salt and pepper to taste. Add parsley and toss. Transfer carrots to serving bowl and pour glaze all over the top.

These are excellent for reheating, so make them ahead and warm before serving. Enjoy!



Fraud Blog Series - *Safe Digital Banking*

Protecting Our Members from Fraud

Fraud is evolving rapidly and our commitment to keeping you informed and protected has never been stronger. In this series, we explore the latest fraud trends and offer practical advice to help you stay safe in 2025 and beyond. This is just another way CCFCU can be Present for You.

Blog 4: Safe Digital Banking - Best Practices for Every Member

The key to protecting yourself from ruthless scammers is education then application. By building smart habits for safe digital banking, you can bank online with confidence. In this blog, we dive into practical tips to keep your online banking practices safe and secure.

Small Steps Make a Big Difference When it Comes to Security

Safe banking starts with simple, well-informed choices. Follow this series and other blog posts on our website at comcfcu.com/blog.

If you receive a suspicious call, voice message, text or email, leave no room for doubt and contact us directly at 432.550.9126 to verify its legitimacy. Stay vigilant and stay safe!